THE IMPACT OF INTERNAL RESTRUCTURING ON THE ORGANISATIONAL CULTURE WITHIN A BANKING INSTITUTION IN SOUTH AFRICA: A MIDDLE MANAGEMENT PERSPECTIVE

by

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The impact of internal restructuring on the organisational culture within a banking institution in South Africa: A middle management perspective

I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I submitted the dissertation to originality checking software and that it falls within the accepted requirements for originality.

I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.

28 May 2022

SIGNATURE DATE

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ABSTRACT

Banking institutions constantly face the challenges of having to adapt to the environment in which they operate and to constantly be ahead of their competitors. Restructuring processes have become common responses that organisations implement to survive the challenges in the environment and to remain viable in business. The current study focused on internal restructuring, which involves changes to the structures, strategies and ways of conducting business. The aim of the study is to answer the primary research question: "What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?"

The current study adopted a qualitative approach to gain the insight of middle managers within the focal banking institution with regard to previously implemented restructuring processes. The study was conducted in September 2021 at the head office of a selected bank. Through the use of purposive sampling, 12 middle managers from the banking institution were selected to participate in semi-structured interviews. The interviews were transcribed and analysed through coding and content analysis.

The key findings of this study indicate that the internal restructuring processes that were implemented were considered ineffective as a result of poor communication, lack of change management processes and lack of involvement of middle managers. A number of negative effects were observed by middle managers, namely, anger, anxiety, burnout, fear, stress, uncertainty and unhappiness. Overall, from a culture perspective, it was found that the implementation of internal restructuring affects elements of organisational culture, such as values, traditions, beliefs, trust, communication, and employee motivation. The results show that lack of communication and transparency processes interfered with team values, trust, interaction between employees and ways of working.

Keywords:

Organisation restructuring, roles and responsibilities, new reporting lines, operating model, organisational culture, trust, values, beliefs, traditions motivation, communication, banking institution.

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CHAPTER 1:
INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

In the ever-changing competitive environment in which banks operate, banking institutions are forced to change and adapt to their business environment. This often results in banking institutions engaging in restructuring strategies. Even though change has become a common practice that organisations implement to ensure their survival, change can introduce negative effects such as a reduction in the commitment, loyalty and trust of employees towards management (Harney, Freeney & Fu, 2018).

Restructuring strategies that introduce changes to the values, traditions, leadership style, organisational structures, and systems and processes by which employees' complete tasks have a direct impact on the culture and performance of the organisation (Samuel *et al.,* 2017). Schein (2017) concurred and stated that culture influences the way an organisation performs and the attitude and behaviour of employees. When a restructuring process has negative effects on the culture of the organisation, these effects can interfere with the way employees engage with each other and customers (Mangolela, 2014).

The current research study explored the impact of internal restructuring processes on the organisational culture of a banking institution in South Africa, specifically from a middle management perspective. The purpose of this chapter is to provide an overview of the research study, in order to understand the theory and motivations for conducting the research. This chapter begins with a brief background to the study, from where the motivation, problem statement and research questions are discussed. The research methodology employed in this study is briefly explained, and the ethical considerations applicable to this study are presented. In conclusion, this chapter provides an outline for the chapters to follow and serves as a framework for the remainder of the study.

1.2 BACKGROUND TO THIS STUDY

An important aspect of the strategic success and survival of any organisation is the ability of an organisation to predict, adapt and maximise the opportunities and challenges presented by market changes, technological evolutions, economic and social transformations, and competitive changes (Stanislav & Brunet-Thornton, 2017; Gharachorloo, Nahr, & Nozari, 2021). In other words, organisations need to analyse their present and future state, and determine how it has to change in relation to its business environment to ensure it is successful and viable.

In South Africa, the operating landscape of the banking industry is changing drastically due to increasing number of new competitors entering the market. These new entrants have resulted in banks shifting their product offering from traditional banking products to customer-focused products that are designed to put the customer first (Buthelezi, 2019). This sentiment is supported by Wood (2019) who mentioned that the competition in the banking industry stems from the new technology-based banks, such as Bank Zero, Tyme Bank and Discovery Bank. In addition, there is an increase in the entrants of non-banking players, such as retailers and insurers, that are offering financial services, such as payments, lending, deposits and advisory services (Wood, 2019). As a result of the increasing competition, banking insitutions have resorted to offering low pricing options and unique reward programmes to attract customers (Wood, 2019).

The scholars, Cuesta, Ruesta, Tuesta and Urbiola (2015) reiterated the need for the banking industry to embrace technological adaption to position themselves in a competitive environment. In order for the traditional banks, such as Nedbank, FNB, ABSA and Standard Bank, to respond to the increased use of technology by consumers, it is essential for banks to move their product and service offerings to digital platforms. From the above, it can be derived that the banking industry is affected by both an increase in competition and the need to be more technology-driven, which is changing the way banks operate in South Africa.

Harney *et al.* (2018) and Shah *et al*.(2021) stated that one way in which organisations can respond to these changes and pressures is by engaging in restructuring and downsizing strategies. Organisational restructuring is a course of action to reconfigure different features of an organisation in response to various factors, such as surviving economic seasons, refining an organisation's current state or to lead a company onto a new path (Soni, 2016). Lemmer (2018) and Harney *et al.* (2018) described organisational restructuring as a procedure through which an organisation changes its way of operating by engaging in activities such as reducing headcount, reassignment of work and the internal reorganisation of structures and departments with the aim to improve the performance of the organisation. From the definitions described above, it is evident that the common attributes of organisational restructuring involve changes to the way an organisation operates, and these changes are in response to changes in the environment.

There are two main types of organisational restructuring, namely, internal and external restructuring. External restructuring involves the adding, splitting, transferring, merging, or removing of units without fundamental shifts in the structure of the organisation (Girod & Whittington, 2017). Internal restructuring is the more challenging type of restructure, as it entails adopting new strategies, processes and structures (Fleming, 2017). The choice of internal versus external restructuring depends on an organisation's environment and the challenges that the organisations are trying to respond to (Fleming, 2017). Internal restructuring is seen as favourable, as it allows organisations to reconsider their current structures and processes. Additionally, it can assist an organisation to become more competitive, to overcome an adverse economic climate, and it can assist an organisation to move in a new direction (Fleming, 2017; Chinedu, Onyeaghana, Sylvester & Hubs, 2020).

The current study focused on internal restructuring, as the selected banking institution participating in this study has implemented several internal restructuring processes. While these internal restructuring processes were implemented to improve the effectiveness of the organisation, it can result in both negative and positive outcomes.

Research conducted by Mangolela (2014), Muringazuva *et al.* (2017) and Hassink and Kiese (2021) mentioned that some of the negative effects of restructuring are that employees experience high levels of job insecurity, and low levels of motivation and morale, which affect productivity. In addition, Saleh (2014) stated that employees become uncertain of what is expected from them, with employees experiencing trust issues and a decrease in job satisfaction that lead to employees leaving the organisation.

The above effects of organisational restructuring were reinforced by Milner (2015) who stated that organisational restructuring has an intense effect on employees. It was noted that even though there might be positive effects of a restructuring process, such as the upskilling of employees, the negative effects normally outweigh the positive effects of any restructuring process (Milner, 2015). The overall result of the impact of restructuring is that the negative effects experienced by employees can negatively influence an organisation's culture (Sitlington & Marshall, 2011; Mangolela, 2014).

Organisational culture is defined as a set of shared values, norms and beliefs that assist individuals in understanding the way an organisation functions, and thus provides guidance for the behaviour of employees in an organisation (Schein, 2017; Bryne, Dwyer & Doyle, 2019). In addition to the above definition, Korner, Wirtz, Bengel and Goritz (2015) described an organisation's culture as the social glue that guides employees and that holds an organisation together. Mangolela (2014) indicated that the employees of an organisation are the culture carriers, meaning that stakeholders and customers define an organisation's culture by their interaction and observations of the behaviour of employees. Thus, employees are key in setting the tone for an organisation's culture and can influence the culture of an organisation.

According to Samuel *et al.* (2017), and Blumberga and Baumerte-Lola (2018), a strong organisational culture can be used to enhance the organisation's performance, motivate employees, provide an identity for the organisation, help an organisation to retain and attract valuable skillsets, and provide the organisation with a competitive advantage. Thus, culture impacts the way an organisation performs and the sustainability of any business. Therefore, it is imperative that restructuring processes are implemented with due regard that there should be minimal effects on the aspects of organisational culture such as communication, employee relations, employee morale and productivity. To this end, middle management can play an important role in facilitating a change process (Hermkens & Romme, 2020).

Hermkens and Romme (2020) indicated that middle managers are influential, as they often have an informal network and a link to different layers and groups within an organisation, therefore, they can influence the successful implementation of an internal restructuring process. Rouleau and Balogun (2010) concurred and described middle managers as having a strategic influence and being 'politically able', which means that they can influence others and can affect the course of events in a restructuring process. In view of the importance and role of middle managers within an organisation, there is a need for internal restructuring to be investigated from the middle managers perspective. The constructs ‘organisational restructuring’ and ‘organisational culture’ will be discussed in detail in Chapter 2.

The current study aimed to investigate internal restructuring and the impact on organisational culture within a banking institution in South Africa. The current study focused on gaining insights from the middle management perspective that can be useful to assist banking institutions in the drafting of appropriate policies for future restructuring processes that include measures to prevent low employee morale and improve aspects such as communication and productivity.

1.3 PROBLEM STATEMENT

As discussed in Section 1.2, the banking institutions in South Africa are facing increased competition from technology-based financial services. As a result of the increased competition, the banking institutions are being forced to change their traditional business models that focus on innovation and strategies, to offer services that are digitally-oriented, rewards that are differentiated, competitive pricing and holistic financial offerings (Prinsloo & Roopnarain, 2019).

Even though internal restructuring has become a common practice used by organisations to ensure their survival, change can introduce negative effects, such as a reduction in the commitment, loyalty and trust of employees towards management. These negative effects have a direct impact on the culture and performance of the organisation (Samuel *et al*., 2017). Hayes (2018) emphasised the importance of communication, employee engagement and on-going consultation during any change process, which can be used to ensure employees accept and embrace the new changes introduced.

As mentioned in Section 1.2, middle managers are a critical component to ensure that employees accept and embrace changes. Rouleau and Balogun (2010) described how middle managers can contribute to a strategic change process by performing two discursive activities, namely, ‘performing the conversation’ and ‘setting the scene’. “Performing the conversation” involves middle managers knowing the environment, people and assisting with the communication of the change, while ‘setting the scene’ involves middle managers advocating the changes to ensure employees accept the change process (Rouleau & Balogun, 2010).

The focal banking institution, and specifically the business banking unit participating in this research study, has undergone a few restructuring processes since 2018 that have resulted in changes, such as new hierarchies, organisational structures and new roles and responsibilities. The focal banking institution has been pursuing a strategy to reduce costs by implementing digital solutions, removing repetitive tasks and exploring a multitude of technological concepts to improve customer experience, turnaround times and the bottom line. The aim of the restructuring processes that were introduced was aligned with the banking institution's strategic vision to maintain its competitive advantage. Consequently, within the banking institution, employee roles were redefined, new management was introduced, and certain roles became obsolete. During and after the restructuring processes, key employees resigned and this resulted in the loss of valuable skill sets.

The above discussion leads to the critical research question: ***"What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?"***

From a theoretical and methodological perspective, studies on organisational culture are commonly conducted using the quantitative approach, through the use of culture models and scales, and the focus is more on a top management approach. Although studies conducted by Mangolela (2014), Fleming (2017), Harney, Freeney and Fu (2018) and Abilgaard, Nielsen & Sverke (2018), on the concepts organisational restructuring and organisational culture, despite the researcher's best efforts, none could be found that have been conducted in banking institutions in South Africa. The current research study addresses these gaps by using a qualitative approach to provide insight on previous internal restructuring processes and the impact it had on the culture within a banking institution in South Africa, specifically from a middle management perspective.

The relevance of the results of this study, from a business perspective, is that it will assist middle management in considering factors that are important to ensure that a positive result is obtained during and after a restructuring process. The current study will provide insight to middle management in the drafting of future restructuring processes that may incorporate programmes focused on retaining employees with critical skill sets, and maintaining a culture that results in an optimal performance state.

1.4 RESEARCH QUESTIONS

This section lists the research questions that were formulated to guide this study.

1.4.1 Primary research question

(It should be noted that the word 'impact' below refers to the way something is affected and not an impact study.)

The primary research question that was formulated to guide the current study was:

What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?

1.4.2 Secondary research questions

The following secondary research questions were formulated to answer the primary research question of this study:

- What is the effectiveness of the internal restructuring process as perceived by the middle management?
- How has the internal restructuring process affected the trust of employees as perceived by middle management?
- How has the internal restructuring process affected the employees' motivation as perceived by middle management?
- How has internal restructuring impacted the communication between employees as perceived by middle management?
- How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?

1.5 RESEARCH OBJECTIVES

From the research questions, one primary and five secondary research objectives were identified and developed as indicated in the sections below.

1.5.1 Primary research objective

The primary objective of this study is to explore the impact of internal restructuring on the organisational culture within a banking institution in South Africa from a middle management perspective.

1.5.2 Secondary research objectives

The following secondary objectives are required to achieve the primary objective of this study:

- To determine the effectiveness of the internal restructuring process as perceived by the middle management.
- To determine whether and how the internal restructuring process affected the trust of employees as perceived by middle management.
- To determine whether and how the internal restructuring process affected the employees' motivation as perceived by middle management.
- To determine whether and how internal restructuring impacts the communication between employees as perceived by middle management.
- To determine whether and how internal restructuring impacts the values, beliefs and traditions of an organisation from a middle management perspective.

1.6 DEFINITION OF KEY TERMS

The section below contains key terms used in this study:

- Organisational restructuring is a major reconfiguration of internal structures, duties and activities to enable the organisation to respond to changes in the environment rapidly, and which ensures the success of the organisation (Ali, 2017).
- Internal restructuring refers to changes implemented internally, such as change in strategies, and entails the adoption of new strategies, processes and structures which are aimed to improve the way an organisation operates (Fleming, 2017).
- Organisational culture can be defined as both visible and less visible values, beliefs, norms and behaviours that a group of employees share and utilise as a form of guidance of what is acceptable (Mangolela, 2014).

- Middle management is the level of management that is responsible for planning and controlling activities within the organisation. This level of management refers to management that is between the operational level and top management of an organisation (Alexander-Wright, 2020).

1.7 RESEARCH METHODOLOGY

This section outlines the research methodology that was followed to achieve the research objectives of the current study. The research methodology employed in the study will be discussed in detail in Chapter 4 of this dissertation. The research approach in this study consisted of two phases, as follows:

- **Secondary research**

The secondary research included a literature review that conceptualised the constructs, and provided an analysis of the constructs from an academic perspective. The research was gathered by consulting various sources such as news websites, industry-related magazines, textbooks, academic journal articles, dissertations and theses. This is discussed in detail in Chapters 2 and 3 of this dissertation.

- **Primary research**

The primary research method consisted of in-depth interviews that were conducted with middle managers in a banking institution. The primary research that was conducted for the current study is explained in the following sections.

1.7.1 Research design

The current research study employed a qualitative methodology. According to Gravetter and Forzano (2016), qualitative research is defined as research that collects non-numerical data to gain an understanding of a given research problem, and explains behaviours and beliefs from the perspective of the population that the research study is involved with.

The scholars, Hennink, Hutter and Bailey (2020) referenced the different qualitative data collection methods, such as in-depth interviews, focus group discussions and observation. The qualitative approach in the current research study was completed by means of conducting in-depth interviews that were used to gain insight from the respondents. This research approach assisted the researcher in exploring whether organisational restructuring has an impact on employee motivation, trust, and communication, and the values, beliefs and traditions of an organisation.

1.7.2 Sampling methodology

This section provides a description of the target population, sample and data instrument that were used in the current study.

1.7.2.1 Target population

According to Roller and Lavrakas (2015), the target population of a study is the total group of individuals that have the characteristics required by a researcher, and from whom a sample will be taken. The target population for this study consisted of members of middle management of a banking institution in South Africa. Middle management occupies an important role in the organisation due to their position between the operational level and top management, and therefore, middle management is key to ensuring the success of an internal restructuring process. Thus, the interest in middle management, as the researcher felt that it was valuable to gain insights from a middle management perspective.

The accessible population is a sub-set of the target population that is obtainable by the researcher to recruit as participants in a study (Gravetter & Forzano, 2016). For the purposes of the current study, the sub-set of the target population was the middle management of the business banking segment from the head office of a banking institution in South Africa. The target population and sample will be discussed in more detail in the section below.

1.7.2.2 Sampling method

The sample was chosen using the purposive sampling method, and it involved the researcher selecting participants based on the knowledge of a population and the purpose of the study (Kumar, 2011). The sample consisted of 12 members of middle management of the business banking segment from the head office of the focal banking institution situated in Johannesburg. This sample is relevant, as the business banking segment of the focal banking institution participating in this study has undergone several restructuring processes since 2018. The sample selection criteria and method will be discussed in more detail in Chapter 4 of this dissertation.

1.7.2.3 Data collection instrument

The data collection instrument took the form of in-depth interviews. In-depth interviews are used for studies that are qualitative in nature in which the researcher conducts interviews with participants to obtain an understanding of the concepts under investigation from the participant's perspective (McNabb, 2010).

Showkat and Parveen (2017) categorised interviews into three types, namely, structured, semi-structured and unstructured. In this study, a semi-structured approach was used that consisted of a list of predefined open-ended questions. The use of open-ended questions is beneficial in qualitative research as it allows the participants to respond freely, and the researcher to probe for more detailed information, thus providing a more insightful response and in-depth information (Zikmund, Babin, Carr & Griffin, 2013). The predefined list of questions for the current study (refer to Annexure C) was drafted by the researcher and was reviewed by the supervisors of this study. A pre-test of the research instrument was performed on two middle managers to ensure that trustworthiness of the research instrument is achieved. The interviews were conducted virtually by means of MS Teams in order to accommodate the COVID-19 pandemic of 2020/2021.

There are a number of advantages to using in-depth interviews as a means to collect primary data, for example, in-depth interviews allow detailed information to be collected. This ensures that a detailed understanding of the perception of the participants is obtained, and in addition, the interviewer is able to ask follow-up questions and observe the behaviour of the participants (Hennink *et al.,* 2020). There are a few disadvantages that would need to be considered, such as responses from interviews are individual perceptions only, it is a time-consuming method of data collection as the data needs to be transcribed, analysed and reported, the issue of data redundancy can be present, and field or diary notes are both time-consuming and need to accurately reflect the participants' viewpoints (Billups, 2019).

1.7.3 Processing of data

The data collected from the in-depth interviews was transcribed, organised, analysed and reported on. The data collected in the current study was analysed using the content analysis method, and this analysis was done using ATLAS.ti™ Version 9, which will be referred to as Atlas.ti in the current study. Content analysis is a method used to analyse qualitative data which involves examining the data collected from the interview transcripts to identify common themes, ideas or topics that are repeated (Caulfield, 2019). The processing of data will be discussed in detail in Chapter 4.

Before the data could be collected in this study, the researcher had to obtain ethical clearance to conduct the data collection for the research study.

1.7.4 Ethical considerations

The research process adhered to the ethical standards, as set out by the University of South Africa (Unisa). Ethical clearance was applied for and obtained from the Unisa Department of Business Management Research Ethics Committee. Consent was also obtained from the human resource department of the focal banking institution participating in this research study prior to any interviews being conducted.

The Participant's Information Sheet was provided to participants to inform them of the significance of the study and that participants were free to withdraw from the study prior to the commencement of the interviews or during the interview. Written consent forms were supplied to the participants which explained why the interviews were held and requested permission from the participants. Written consent was requested from the participants to partake in the study as well as permission for the researcher to record the interview. The information about the focal banking institution and participants was treated as confidential. Anonymity was upheld by not naming the participants or the banking institution in their responses.

1.8 CHAPTER LAYOUT

This dissertation is structured into six chapters, including this chapter, as outlined in Table 1.1 below.

Table 1.1: Chapter outline

Chapter	Overview
Chapter 1: Introduction and background to the study	This chapter provides an overview of the constructs, background information and an explanation of the research problem. The key terms are defined, the research questions and objectives are listed and the rationale for the study is explained. The chapter also provides a brief overview of the research methodology followed in the research study.
Chapter 2: Organisational restructuring and organisational culture	This chapter focuses on the literature review of organisational restructuring and organisational culture. This chapter conceptualises the constructs and provides a theoretical context.
Chapter 3: The banking industry in South Africa	This chapter provides an overview of the industry, the competitors and environment in which banking institutions operate in South Africa.
Chapter 4: Research methodology	This chapter provides a detailed explanation of the research methodology that was used in this study. This chapter presents the research design, the unit of analysis, pilot testing and data analysis framework.
Chapter 5: Research findings	This chapter provides a detailed analysis of the data collected from the in-depth interviews, as well as a detailed discussion of the codes, categories and themes that emerged from the data.
Chapter 6: Conclusions and recommendations	This chapter outlines the conclusions of this study based on the findings from the data analysis. It also addresses how the research questions were answered and provides recommendations for this study as well future studies on the topic.

Source: Researcher's own compilation

1.9 SUMMARY

This chapter provided an introduction, explained the rationale for the study, identified the main research problem, and stated the research questions and objectives. In addition, a brief overview of the research methodology and ethical considerations was provided. The next chapter serves as the first literature review chapter and presents a detailed discussion of the constructs of organisational restructuring and organisational culture.

CHAPTER 2:
ORGANISATIONAL RESTRUCTURING AND ORGANISATIONAL CULTURE

2.1 INTRODUCTION

As a result of economic conditions, competition and technological transformations, organisations are constantly challenged to refine their operations to improve their efficiency and to stay relevant within the industry in which they operate. According to Mabena (2017), restructuring has become a common way for organisations to respond to the changes present in the environment. The intention of implementing restructuring strategies is aimed to achieve positive outcomes for the organisation, however, it is important to understand that restructuring affects elements of the organisational culture, and this impact must be managed to avoid adverse effects on the organisation (Sitlington, 2012).

This chapter provides a conceptual framework that describes the constructs relevant to the current study. It will provide insights on what is meant by organisational restructuring, internal restructuring and organisational culture, and describe reasons why organisations choose to restructure. The chapter also provides a view of the general effects of organisational restructuring and outlines the role of middle management in a restructuring process, as well as describing the factors to consider in a restructuring process. Further to the above, the following will also be covered: the types of organisational culture, a description of organisational culture models and the effects of changes to organisational culture.

2.2 ORGANISATIONAL RESTRUCTURING

According to Ting (2011) and Gharachorloo, Nahr, and Nozari (2021), organisations need to implement changes to adapt to the challenges and opportunities in their business environment. The way organisations adjust to the environment in which they operate is by engaging in restructuring processes to allow them to attain or maintain a competitive advantage. This section defines what is meant by organisational restructuring, why organisations restructure and explains the effects of a restructuring process.

2.2.1 Defining organisational restructuring

Organisational restructuring is defined as a process of revisiting the way an organisation functions by focusing on activities that result in cost reductions, diversification, business optimisation and the introduction of technological advances (Chowdhury, 2019). Muringazuva *et al.* (2017) explained that organisational restructuring aims to improve the profitability and efficiency of an organisation by rearranging the legal, ownership, operational and other structures of an organisation. Varghese (2019) echoed a similar definition by describing organisational restructuring as changes to the design and structures of an organisation which is required for an organisation to survive, to attain a competitive advantage and to improve its bottom line. These changes range from changing the formal structure of the organisation, changes to hierarchies, redesigning job functions and optimising processes (Varghese, 2019).

There are thus various definitions of organisational restructuring, and the common traits can be articulated as changes to an organisation's structure, processes and methods of conducting its business. These changes are implemented for an organisation to enhance its performance by becoming more effective and efficient and to remain feasible in its current market. For the purpose of this study, Varghese's (2019) definition of restructuring is used, which states that it involves changes to the structure, jobs, roles and processes within an organisation.

There are a variety of different restructuring forms, such as that described by Wiezer *et al.* (2011), Szymczyk (2016) and Anyona (2017):

- Relocation (involves the relocating of activities to other sites in the country);
- Off-shoring (relocating of activities of an organisation outside the country);
- Outsourcing (hiring another organisation to perform functions that were previously performed in-house);
- Closure (the organisation shuts down all activities and no longer exists);
- Merger/ Acquisition (two companies combine, or one is purchased by another);
- Downsizing (reduction in the number of employees);
- Internal restructuring (eliminating redundant roles and jobs, introduction of new structures, reporting lines and new ways of working); and

- Business expansion (offering new products or services and acquiring new employees).

It is important to note that an organisation will choose a form of restructuring depending on their circumstances and the challenges present in the environment. The focus of the current study is on internal restructuring, as the focal organisation taking part in this study has undergone a few internal restructuring processes.

2.2.2 Internal restructuring

As the term indicates, internal restructuring encompasses changes that occur in the internal environment of the organisation, and it enables an organisation to become more efficient by optimising how it operates (Klosowski, 2012). Internal restructuring involves redesigning job roles, tasks and responsibilities, changes to organisational structures, and changes to the internal functioning and way of operating. These changes are aimed to reduce costs, remove redundant operating processes, and improve the efficiency and effectiveness within an organisation (Van Graan & Ukpere, 2012). The literature commonly expresses that internal restructuring is about changes to the way an organisation functions, the development of new forms of interaction with customers, and redesigning areas of a business (Cuesta *et al.*, 2015; Varghese, 2019; Sneader & Sternfels, 2020).

From the above, it can be deduced that internal restructuring is about changing the operating model of an organisation so that it can be more efficient, effective and flexible. Chinedu *et al.* (2020) suggested that internal restructuring is vital in reorganising the business processes, practices and structures to enable them to adjust to the challenges present in the environment in which the organisation operates, and to ultimately, allow them to be ahead of competitors. The next section discusses the reasons why organisations restructure.

2.2.3 Reasons why organisations restructure

To fully comprehend the concept of restructuring, it is necessary to understand the reasons why organisations restructure. Organisations restructure when there is a need for them to change, and this need can either be internal or external (Girod & Whittington, 2017). For example, competition is an external factor, if there is an increase in competitors or new offerings by competitors, forcing organisations to either adjust to offer something similar, or else, face the risk of losing customers. However, an organisation may decide to change their strategic direction and to do so, the organisation will need to relook at their processes, remove redundant processes, and perhaps, introduce new job roles to achieve this new strategy. This is an example of an internal factor.

Various scholars, such as Meyer and Marais (2015), Szymczyk (2016), Anyona (2017), Ofori, Margaret-Mary, Obioma and Zilpah (2019), Gąsior (2021) and Hanggu and Berybe (2022) have highlighted the following as reasons for an organisation to undergo a restructuring process:

- To increase profitability: When organisations are faced with declining profits, management may decide to change its course of action to increase profitability by expanding into new markets or by reducing costs.
- Organisations want to be become more efficient and effective: Organisations may conduct an internal analysis and discover that there are internal inefficiencies. Thus, organisations may revisit their internal ways of operating to remove duplicate processes, functions and systems. These initiatives are aimed to improve efficiency and to become more effective.
- New technologies: Due to new innovations in technology, organisations may decide to embark on a digital journey, and this involves the rebuild of current systems and processes that are driven by technology.
- In response to competition or to retain their competitive advantage: With the increase in competitors, and the offerings of these competitors, organisations need to adapt by offering similar or better product offerings. In addition, organisations may choose to expand their current product and service offerings to be ahead of the competitors. The organisation’s strategy may be to meet customer requirements faster and more effortlessly.
- To improve shareholder worth and to increase their market share: Organisations may implement strategies to innovate new product offerings or new ways to interact with customers, offer lower pricing to customers, change their advertising strategy, and acquire or merge with another organisation to increase their market share and competitive advantage.

- To elevate from an existing predicament: During an economic crisis, such as the COVID-19 pandemic, or when faced with financial distress, organisations may focus on cutting costs and reducing undesirable expenses.
- To change the direction of the organisation: In response to the new direction, new management may be introduced which will result in changes in the structures and reporting lines within the organisation.

When organisations review their current way of operating by redesigning processes, removing unnecessary tasks and cutting costs, the idea is to streamline operations so that employees can focus on core activities (Ting, 2011). In the banking environment, banks may review their current operating tasks and realise that some tasks are repetitive and do not add value to the bank's profitability. The banking institution may decide to automate these repetitive tasks to focus on becoming more customer-centric which will more likely increase the profits of the bank. Klosowski (2012) contributed to this argument by stating that organisations engage in restructuring strategies to reduce redundant work activities and to increase productivity. The aim of restructuring is to ensure that the organisation improves the way it operates, making it more flexible and able to adapt to future changes in the environment (Klosowski, 2012).

Szymczyk (2016:1) labelled organisations as "dynamic systems" that cannot afford to operate in the same way as when they were first established, and therefore, are required to evolve to survive and remain successful. For example, banking institutions used to primarily offer services via the traditional branch network, and if banks did not respond to the changing consumer needs of transacting digitally, banking institutions would cease to exist. As Kalaitzakis (2020) described, a change in customer behaviour has affected the way banking occurs today, and customers prefer to use their smart devices to interact with the bank. In this scenario, if banking institutions want to be ahead of their competitors, they need to launch innovative solutions that allow products and services to be consumed digitally.

As mentioned above, recent events in the world, such as the 2019 Coronavirus pandemic, can be used as an example to explain that restructuring is inevitable. Greenwood (2020:2) described the 2019 Coronavirus pandemic as an "economic shock", whereby organisations were faced with severe consequences and threats. Organisations needed to undergo significant changes to overcome threats, such as products and markets disappearing, businesses being unable to trade and current technology use becoming obsolete. BusinessTech (2020) provided examples of South African companies, such as Edcon, Comair, and Flight Centre to name a few, whose existence was threatened by the restrictions posed by the lockdown, and this resulted in these companies closing certain branches and restructuring the business to ensure continuity. Sneader and Sternfels (2020) indicated that for organisations to survive this pandemic, they need to focus on the following four strategic areas when engaging in restructuring strategies:

- Improving revenue: Reconsider the ways the organisation generates its revenue and implement changes to improve its position in the future and to be ahead of competitors.
- Transforming operations: Relook at the ways of operating, and implement changes to improve the future operating model which will enable the organisation to better position itself to face potential future challenges.
- Rethinking the organisation: Organisations need to revisit their goals, focus and decision-making to ensure that the organisation can rapidly implement future changes and adapt to the challenges present in the environment.
- Fast-tracking the implementation of digital solutions: Through the use of technology organisations need to implement new ways of operating and interacting with customers.

From the discussions above, it can be summarised that the main reason organisations restructure is to increase organisational efficiency and effectiveness. Thus, restructuring is unavoidable and there may be a strategic need for organisations to change to cope with the ever-changing environment in which they operate. Even though restructuring is intended to result in positive organisational outcomes, it can result in negative outcomes which need to be managed to ensure that the restructuring goals are achieved (Day, Crown & Ivany, 2017). These potential outcomes of restructuring will be discussed in the next section.

2.2.4 Effects of restructuring

Ultimately, restructuring involves some level of change to the organisation, and these changes result in consequences that affect critical elements of an organisation such as business operations, customers and employees (Flovik, Knardahl & Christensen, 2019). According to Ting (2011) and Chinedu *et al*. (2020), the outcomes of restructuring can be summarised as below:

- The introduction of new approaches to working and the removal of old ways of performing tasks. Within banking institutions, the use of Microsoft Teams to conduct daily meetings both internally and externally with customers has become the new way of working.
- The use of new technology to perform business processes will enable a new way of interacting with customers. For example, the introduction of chatbots in the banking industry to handle customer queries via the banking app or the bank's website.
- Introducing new management and new job roles. Banking institutions are becoming more digitally oriented, therefore the introduction of new leaders to assist the bank in this new strategy can result in new job roles, such as design and solution. These jobs are developed to optimise processes and systems.
- Reduction in the layers of management and the adoption of a flatter hierarchical structure.
- The offering of new products and services to customers. For example, as customers nowadays prefer to be in control of their finances, banking institutions have launched innovated personal management services via the banking app. This allows customers to track their spending, set up budgets and limits that notify customers if there may be overspending on a particular category.
- Cultivating a new organisational culture, for instance, an organisation may change focus to be more innovative, therefore, the culture of new ideas is fostered. Banking institutions have introduced innovation programmes and reward systems to encourage employees to generate new ideas.

The concept of organisational culture will be further discussed in detail in Section 2.3.

As mentioned above, restructuring results in changes to an organisation in a variety of ways, therefore, it is essential for management to understand the effects of restructuring. However, it is important to recognise that restructuring processes can lead to either a positive or negative outcome, depending on how the restructuring process was implemented, and how employees react to the change (Sitlington, 2012; Varghese, 2019). The sub-sections below provide a brief discussion of these outcomes from both a positive and negative context.

2.2.4.1 Negative effects of restructuring

While the primary aim of implementing restructuring is to improve organisational effectiveness, restructuring can impact the employees, and ultimately, the organisation negatively (Sitlington, 2012). Several research studies conducted by Vundla (2012), Abolade (2018) and Jensen *et al.* (2018) highlighted that during a restructuring process, employees commonly experience negative consequences, which will be discussed in detail in the section below. It should be noted that these consequences discussed are interrelated. In addition, the common result of these effects is that employees become demotivated or feel incompetent, which has an impact on customers and the profits of the organisation, and leads to these employees resigning. It must be noted that the negative effects on employees also have a negative effect on the organisation.

Uncertainty of job roles

Flovik *et al.* (2019) shared a mutual finding amongst researchers in that restructuring is associated with employee uncertainty about both their role in the organisation and the future course of the organisation. Employees who are unsure about their jobs and how to complete their tasks, will naturally become uneasy and experience stress. When employees are uncertain of their jobs, they will become unable to meet deadlines and this will affect the bottom line of an organisation, as teams will not be able to meet goals and objectives, and eventually these employees will choose to leave (Abolade, 2018). The end result of employees leaving impacts the organisation as it needs to incur additional costs in hiring and training new employees, thus affecting the profitability of an organisation.

An example of uncertainty in an organisation is when a restructure is announced, and management does not provide details or explain the rationale for the restructure. Employees do not know if their jobs are safe, and therefore, they start to panic and apply for jobs elsewhere. Employees move their focus from performing their daily duties to applying for new jobs. This affects the deliverables of an organisation. Day *et al.* (2017) and Nwoye (2017) reinforced the above and mentioned that when employees become unclear about their responsibilities and experience high levels of job insecurity, their attitude towards their work is affected and as a result employees tend to experience anxiety and burnout. The concept burnout will be discussed next.

Employee burnout

Burnout can be viewed as a response when employees are constantly faced with stressors at work, and therefore, display signs of exhaustion, a negative attitude towards work, and negatively assess their achievement of goals within the organisation (Day *et al.*, 2017). This can be detrimental to both the organisation and employee, as this contributes to low productivity levels and potential health issues. When employees experience high levels of anxiety and stress that may result in burnout, these employees feeling overwhelmed, and therefore, unable to prioritise and meet work deadlines. The impact is that employees become unhappy and productivity decreases, there is an increase in absenteeism, and employees' work behaviour is affected negatively (Ritacco, Jankome & Mangoriand, 2013).

As mentioned in the section above, a result of burnout in the workplace is that employees have a negative attitude towards work which influences their behaviour adversely (Ritacco *et al.*, 2013). Ofori *et al.* (2019) mentioned that in cases where the negative behaviour of employees continued in the workplace, this adverse behaviour influenced other employees and the overall atmosphere in the work environment. Roscoe, Subramanian, Jabbour and Chong (2019) justified the importance of behaviour by stating that an employee's behaviour often leads to habits which influence organisational cultures. Negative behaviour can thus affect others in the organisation, and this can have a negative effect on the organisation as a whole. As a result of the negative impact on employees, organisations experience a loss in profit, as they are unable to meet customer demands and achieve targets, and customers may experience poor service (McMullen, 2019).

The above effects were reinforced by Mabena (2017), who explained the concept of 'survivor syndrome' as the negative state of mind and behaviour that the remaining employees experience, such as suspicion, anger, low levels of productivity, and negative attitudes, and these variables affect the interaction between employees, as well as their success and performance.

The attitudes and behaviours of employees are influenced by a number of factors, such as the way the employees experience the restructuring process, the method in which the process is implemented, the way employees observe the process of fairness and equality, and the level of openness demonstrated by management during and after the restructuring process (Mabena, 2017). For instance, in a banking institution, if a restructure is perceived as unfair, for example, certain employees may have been appointed to better positions, and if all employees were not given a fair chance to apply for vacancies, existing employees may feel unworthy, and therefore, may deliberately badmouth the management and bank to other employees and even customers. Eventually these employees will leave, or this depressed state of the employee becomes visible to customers, which will cause reputational risk to the organisation and possible loss of customers, ultimately affecting the profitability of the organisation (Badubi, 2017).

Decreased motivation and job dissatisfaction

According to Badubi (2017) motivation is a positive emotional state where a person has the desire to willingly complete something. A motivated workforce refers to employees who are motivated, enthusiastic, proactive, able to collaborate, and empowered to work hard to achieve organisational goals (Toode, Routasalo & Suominen, 2011). It is important for organisations to have a motivated workforce, as employees will be happy to work within an organisation and go the extra mile to ensure that organisational goals and objectives are accomplished (Badubi, 2017). A motivated workforce is said to be closely linked to job satisfaction which encourages employees to perform at their best, thus increasing the overall productivity of the employee and the organisation (Al Rahbi, Khalid & Khan, 2017). Ofori *et al.* (2019) defined job satisfaction as a sense of achievement and fulfilment which results in employees experiencing an increased level of enjoyment and feeling of success at the workplace. When employees are uncertain of their job roles and tend to have a low morale, they experience low levels of job satisfaction and are unwilling to perform their tasks and accept their responsibilities.

Badubi (2017) maintained that employees within an organisation who are demotivated and dissatisfied, are unhappy at work and this results in a decrease in the quality of outputs from employees, relationships between employees are affected negatively, and employees are frequently absent from work. For example, a restructure where new roles are introduced may result in promotions for certain employees, while all employees may feel that they deserve this promotion (Vaughan, 2018). In an instance where a colleague is promoted who is viewed as contributing little to the goals of the team, team members may perceive this as unfairness. In such a case, employees may feel undervalued, and therefore, will deliberately not contribute to the team. This type of demotivated employee may continuously be absent from work, as they do not feel they add value to the team, and this will affect the team's productivity (Badubi, 2017). As a result of low morale and unhappiness, employees may influence the work environment negatively by spreading rumours, and this can affect the culture of the organisation (Harney *et al.*, 2018).

Employee disengagement

Employee engagement is when employees have an optimistic attitude towards the organisation, its values and norms, and therefore, they are willing to collaborate with other team members to ensure that they deliver positive results for both themselves and the organisation (Marais & Hofmeyr, 2013). This leads to a positive corporate culture. Dlouhy and Casper (2020) indicated that when restructuring processes introduce new roles and responsibilities, employees may become disengaged as they are unsure whether they can fulfil these new responsibilities, or perhaps they feel that they do not have the required resources to fulfil their new roles or everyday tasks. Further to this, Mwangi (2017) and Parkin (2019) stated that when employees are disengaged, the quality of work output is compromised, and employees may withdraw from actively contributing to the organisation which will result in a decline in the achievement of organisational deliverables.

From the above discussion, it can be said that if employees are disengaged in the workplace, productivity will be affected, and this will have an overall negative impact on the organisation. For instance, because of the restructure, an employee may resist the changes being introduced in the working environment, which can cause the individual to become disengaged from their day-to-day tasks. They may be unsure about the direction of the organisation and how they can contribute to this new direction.

Work intensification and absenteeism

A common outcome of restructuring is that employees tend to experience an increase in work intensifications, thus facing increased levels of stress and anxiety (Parkin, 2019). Work intensification can be defined as an increase in the amount of effort an employee is expected to contribute to their job by performing more tasks in a shorter timeframe (Bunner, Prem & Korunka, 2018). As a result of the additional work, employees may become stressed and overwhelmed, and the effects of these factors are visible when employees tend to neglect their well-being which results in an increase in absenteeism (Day *et al.*, 2017; Abilgaard, 2017; Nwoye, 2017). Abdoolla and Govender (2017:230) stated that “work intensification hinders work-life balance”, which refers to balancing the demands of work and family responsibilities.

When employees are unable to balance their responsibilities, they will become mentally and physically strained and unhappy, which may result in absenteeism. For example, employees have both personal and work responsibilities. When employees are given additional tasks and responsibilities, it may require extra hours of work which results in employees compromising their personal responsibilities. Eventually employees become strained and may experience health issues. From a customer perspective, if an employee’s workload has increased as a result of the restructure, employees will not be able to prioritise their increased tasks and this may affect turnaround times to customers (Flovik *et al.*, 2019). The impact on the organisation is the possible loss of customers and profits. The section to follow will describe how restructuring affects trust.

Lack of trust

As mentioned earlier, during a restructuring process, some level of ambiguity in terms of the direction of the organisation and the employee’s future role within an organisation may exist, which may be a result of a lack of communication or unclear direction, and the outcome of this is that employees will perceive management as untrustworthy. Trust can be defined as one’s vulnerability to another party’s actions and the belief that the intention and behaviour of the other party will result in a positive outcome (Victor & Hoole, 2017). According to Marais and Hofmeyr (2013), trust from an organisation’s perspective refers to an assessment of the trustworthiness of an organisation as perceived by employees and the assurance that the organisation will implement actions that are beneficial.

However, restructuring is generally associated with high levels of uncertainty, and employees become suspicious of the organisation. Therefore, if employees experience a restructuring process negatively, this will affect their trust towards the organisation and management (Mwangi, 2017). In addition to uncertainty, Nannings (2017) stated that the way employees perceive management's behaviour towards a change process equally affects the trust the employees hold for the organisation. In such a situation, if management is unhappy or displays negative feelings towards a change process, there is a probability that employees will follow the same behaviour.

As mentioned earlier, restructuring may result in employee job roles and responsibilities being rearranged, and new hierarchies being presented. This could entail promotions for existing employees to management level, or the entrance of new employees to management level (Nober, 2014). Dubois *et al.* (2013) further indicated that the team may perceive the promotion of employees as being unfair, and therefore, employees may display feelings of distrust, and resist the changes that have been introduced.

Loss of employee knowledge and skill sets

According to Bialowas (2018), restructuring often results in the dismissal of employees, which can unpleasantly impact the culture of the organisation and the transfer of knowledge between employees. Organisations forget that employees develop relationships in an organisation and when employees are dismissed, the transfer of knowledge is hindered and the experience that these employees possess is lost (Bialowas, 2018). This is supported by Sitlington (2012) who recognised that employees are strategic assets, as they have knowledge and skill sets, form relationships and networks, and they have the expertise which is required to sustain a competitive advantage and is vital for organisational performance.

Mabena (2017) concurred that when jobs and roles are removed during restructures to reduce headcount, valuable knowledge and skill sets are lost. In addition, the remaining employees may struggle to maintain activities that require specific skill sets that were performed by employees who have been dismissed (Mabena, 2017; Flovik *et al.*, 2019 & Gąsior, 2021). Mabena (2017) further indicated that if employees are not equipped with the proper training to perform specific tasks, they will become frustrated, as they are unable to produce work outputs and will eventually resign. In banking institutions, an example could be requiring an employee who has never opened a banking account for a customer to do so without the relevant training. This could result in errors and perhaps the incorrect account being opened. Apart from employees being demotivated as they feel incompetent, customers are also impacted and present a possible loss for the organisation.

To summarise the negative effects of restructuring, it can be said that the discussion thus far refers to the negative effects of restructuring from an employee perspective. The discussion points refer to how this impacts the overall business outcomes such as profitability, performance, reputation and customers. Mangolela (2014) stated that employees are key to any organisation and they influence the culture of an organisation. Therefore, if employees are affected negatively by a restructure, these negative effects will influence their behaviours and attitude, and subsequently, the culture of the organisation. The concept culture will be discussed in detail in Section 2.3.

It is imperative to understand that restructuring does have positive results, and to obtain a full view of the effects of restructuring, the next section will describe the positive effects of a restructuring process.

2.2.4.2 Positive effects of restructuring

It is critical to recognise that not all restructuring processes result in negative consequences. Various scholars, such as Datta, Guthrie, Basuil and Pandey (2010), Ting (2011), Nober (2014), Szymczyk (2016), Fleming (2017), Mabena (2017) and Badubi (2017) have described the following as positive effects of organisational restructuring:

- Employees work harder to retain their jobs. It was mentioned that after the announcement of a restructuring process, employees tend to go the extra mile to ensure deliverables are achieved. This positive energy influences other colleagues, and this leads to an increase in overall productivity.
- When employees view a restructure positively and can see career progression in their future in the organisation, employees display an increase in performance and

commitment to organisational goals. If new roles are being introduced, or if the organisation may be pursuing a new direction, employees may feel excited about the future and possible new career opportunities. For example, an organisation may restructure to pursue a digital vision. In this instance, a new role that may be introduced can be robotics process automation. This could motivate employees to be excited about the new journey ahead and the opportunities it may offer.

- As a result of reducing inefficient processes and redundant tasks, employees can focus on core activities, thus ensuring objectives that contribute to the performance of the organisation are achieved. For example, an employee may be expected to complete manual tasks that take a lot of time, and if these manual tasks are automated, employees can focus on the core responsibilities. In other words, if the employee works in the sales department, the sales team can focus on selling the products of the organisation.
- Business processes are optimised, thus ensuring a leaner organisation is achieved, which may result in a competitive advantage being realised.
- Restructuring can result in more control within the organisation and can assist the organisation in advancing in a competitive and changing environment.
- When employees understand the intent of a restructure and are clear on their roles within an organisation, employees will be motivated and will contribute more effort in ensuring that the restructure is successful. In addition, when employees can see the benefits of a restructure, they will feel more energised and optimistic, therefore, increasing their contributions to the success of an organisation. In the banking industry, the development of new innovative solutions can be an exciting journey and offer new career moves for employees. Therefore, employees may accept the changes as a result of the restructure as it means career growth for them.
- If employees perceive the change in an optimistic manner and see the potential benefits, employees are more committed to the organisation and demonstrate a positive attitude and behaviour.
- After a restructure, the organisation may retrain remaining employees, and this could result in employees gaining valuable skillsets that will enable the organisation to move forward successfully. When employees can see this commitment from the organisation, they tend to be loyal to the organisation and are willing to work hard

to contribute to the success of the organisation (Badubi, 2017). The results of an empowered and happy workforce will be visible in the interaction between employees and customers. Ultimately, the outcome will be satisfied customers which will mean more profitability for the organisation.

From the above discussions, it is evident that restructuring processes may result in either positive or negative consequences for an organisation. However, as indicated by Milner (2015), the negative effects normally outweigh the positive effects of any restructuring process. Management can possibly use the positive outcomes to influence the restructure in a beneficial manner by using the positive aspects of the restructure to persuade and encourage employees into accepting the changes.

The main aim of management is to implement restructuring strategies with minimal impact on the culture of an organisation. Mangolela (2014) mentioned that after a restructure, there is a need for management to understand the effect of restructuring on the remaining employees, to actively assist employees in adapting to the new changes, and to motivate employees to ensure that they are committed to the future direction and success of the organisation. Thus, given the importance of the role of management during and after a restructuring process, the next section of this chapter will describe the role of middle management in a restructuring process.

2.2.5 Middle management in a restructuring process

From the discussions thus far, it can be said that restructuring entails some form of change to an organisation, and people deal with change differently, which depends on how people perceive the restructuring process. Van Graan and Ukpere (2012) and Nannings (2017) pointed out that the success of a restructuring process is reliant on how the process was carried out, how employees were motivated and how employees were encouraged to embraces the changes.

Middle management can be defined as the level between top management and the operating level in an organisational structure (Jansson, 2014). It is important to note that middle management plays an essential role in an organisation, as they are perceived as the link between employees and the organisation obtaining the expected results of a restructure (Vundla, 2012). The importance of middle managers in a restructuring process is discussed in the sub-sections below.

2.2.5.1 The importance of middle management in a restructuring process

Jansson (2014) and Nannings (2017) mentioned that middle managers are often immediate line managers, and therefore, are most influential, and their behaviour and attitude are said to create an example for employees on how to deal with change. With this said, it is important to recognise that the attitude of middle management towards changes can affect the successful implementation of a restructuring process.

Researchers commonly express that middle managers are not mere messengers that communicate the vision and goals of an organisation (Nannings, 2017; Hermkens & Romme, 2020). They actively partake in a strategic role by facilitating the change, they champion change initiatives, they are aware of what motivates employees, they communicate, they coordinate, and they ensure collaboration is obtained at all levels in the organisation to successfully implement a restructuring process (Rouleau & Balogun, 2011; Hiekkataipale & Lamsa, 2017; Mabena, 2017; Nannings, 2017; Hermkens & Romme, 2020).

According to Rezvani (2017), middle managers make use of their transformational leadership skills to reinforce and control the changes that are implemented, and they use their transactional leadership skills to motivate employees and to address the concerns of employees. Kark, Van Dijk and Vashdi (2018) defined transformational leadership as a style of leadership that is used to encourage employees to change, and transactional leadership refers to a style of leadership that clearly indicates to employees the actions and roles required to achieve goals.

Middle managers play a critical role in an organisation, as they can help to reduce employee uncertainty by sharing information, coordinating events, reducing conflict and empowering people. Thus, it is imperative for organisations to provide middle managers with the necessary support during a restructuring process to improve the outcome of the restructure (O' Donnell, 2012; Gjerde, 2020). It is for this reason that the sample in the current study consists of middle managers.

From the discussion above, the importance of middle management in a restructuring process is clear. The following sub-section will provide detail on the important roles and behaviour that middle management should perform to ensure the success of a restructuring process.

2.2.5.2 Roles of middle management during a restructuring process

During a restructuring process, middle managers perform a variety of different roles, namely, undertaking personal change in terms of their roles and responsibilities, assisting employees with the change, ensuring business continues, implementing the change, strategising, championing the change and sensemaking (O'Donnell, 2012; Nannings, 2017; Hirte, 2018; Livijn, 2019). In the next sub-sections, these roles will be briefly explained.

Change intermediary roles

During a restructuring process, middle managers perform the following four interrelated roles (O'Donnell, 2012):

- Undergoing personal change: A restructure entails changes to a middle manager's role and responsibilities within an organisation. Middle managers are expected to interpret changes so that they can inform other employees within the organisation.
- Assisting other employees in understanding the changes: Once middle managers understand what a restructuring process entails, they can convey the changes to the employees.
- Ensure business continues as usual: Middle managers coordinate changes and daily functions of an organisation to ensure that the organisation's day-to-day functions continue to run smoothly.
- Implement the changes: Implementing changes as per the restructuring strategy.

In addition, Hermkens and Romme (2020) defined the roles that middle managers play as the Bermuda Triangle, as shown in Figure 2.1. It is important to recognise that the roles below are similar to the above-mentioned roles. A brief description of these roles is discussed below:

- Leading change: Middle managers are expected to interpret the changes as defined by top-level management and incorporate these changes in the daily operational level.
- Implementing change: Middle managers must exert influence both upwards and downwards in an organisation. This involves middle managers communicating the change to employees, ensuring that employees understand the changes and the

need for these changes, while also representing the employees' concerns to top management.

- Behavioural change: Middle managers are also confronted with changes that they need to adjust to, while being expected to visibly demonstrate changes in their behaviour which will promote these changes to other levels in the organisation.

Figure 2.1: The Bermuda Triangle of Middle Managers

Source: Hermkens & Romme, 2020:28

Hermkens and Romme (2020) explained that when middle managers are forced to enact the multiple roles, as per Figure 2.1, during a restructuring process, this may have unfavourable outcomes for the organisation. Middle managers are also affected by the changes introduced by the restructure, and while interpreting these changes, they may potentially become discouraged, experience a low morale because of loss of status, have increased work demands and become uncertain about their future career (O'Donnell, 2012). These potential negative consequences may result in middle managers having a negative attitude towards the change process, and therefore, they can actively block or resist a change (Hermkens & Romme, 2020). Nannings (2017) highlighted that when middle managers understand the restructuring process and support it, they will display positive behaviour by encouraging and motivating employees to accept the restructuring process.

In addition to the interrelated roles mentioned above, it is important for middle managers to make sense of changes that will be introduced by the restructure to ensure that they are in a position to motivate the new changes and to obtain buy-in from employees. The below sub-section will describe the sensemaking role of middle managers.

Sensemaking role

Nannings (2017) depicted a concept called ‘sensemaking’, in which middle managers comprehend, interpret and ascertain how the change will impact themselves, the employees and the organisation. During this process of sensemaking, middle managers perform two discursive activities, as mentioned by Rouleau and Balogun (2011):

- Conversations with stakeholders: Once top management announces the intention to restructure, middle managers need to understand the changes and translate how this change will affect the current working activities. Middle managers engage in both formal and informal conversations with colleagues, direct staff members, superiors and other stakeholders. The purpose of these conversations is to gain commitment from all areas of the organisation by making sense of the changes so that they can clearly communicate these changes to employees and all stakeholders affected.
- Setting the scene: This involves middle managers using their networks to build trust and credibility which allows them to set the context and background for the restructure. Middle managers interact with all the various stakeholders to communicate changes and to provide rationalisations regarding why changes are necessary. It is essential for middle managers to be transparent and to clearly explain changes to all stakeholders, to enable them to influence stakeholders in accepting the change, even if the outcomes may be unfavourable.

As mentioned above, once middle managers understand the changes that will be introduced and the need for these changes, they can promote the importance of these changes, thus ensuring employees’ acceptance.

The next sub-sections will describe the strategic and champion role of middle managers in aiding the successful implementation of a restructure.

Strategic and champion role

In addition to the roles discussed thus far, Hirte (2018) indicated that middle management's responsibility during a change process can be viewed as carrying out two strategically important activities. Middle managers contribute strategically by using their expertise to influence the thinking of top management, and promote the change by setting an example (Hirte, 2018). According to Rezvani (2017), middle managers' strategic role entails translating broad strategic objectives into understandable operational objectives that are communicated to employees. Middle managers plan the changes required to operations to achieve the restructured strategy, and they facilitate and implement the necessary steps required to accomplish the objectives of the restructuring (Hirte, 2018). To this end, Livijn (2019) feels that middle managers lead employees and influence the employees' actions.

In view of the strategic role of middle managers, it is important to recognise that middle managers play a crucial role in a restructuring process, as they can understand the changes needed and take the necessary steps to motivate employees to view the changes in a beneficial context. For example, in a banking institution, redundant tasks may be removed during a restructuring process. When middle managers understand why it is necessary to remove certain tasks that are not adding value to the bottom line of the bank, these middle managers will be able to communicate to employees why the change is necessary. Further to this, middle managers can highlight that changes will allow employees to focus more on core activities and also focus on career growth by pursuing their academic goals. In this instance, employees may view the restructure as beneficial and support the changes.

Livijn (2019) explicitly described a middle manager's change management role as a 'championing role' in which they are expected to support new ideas and assist in moulding the thinking of employees to accept the changes in a positive manner. In the championing role, middle managers are said to promote the changes to employees by coaching employees and influencing employees to accept changes imposed by the restructuring process (Rezvani, 2017). Communication is seen as an important tool in assisting managers to clearly articulate what changes are required and what the importance of these changes is to ensure that the organisation succeeds (Livijn, 2019). Once employees understand the restructuring process and benefits of the restructure, employees may assist in positively contributing to the success of the restructure.

This section explained the importance of middle managers in a restructuring process and the multiple roles middle management perform. It is evident that the middle manager has a role to play in the smooth implementation of restructuring strategies that will have minimal impact on the culture of an organisation. The next section will describe aspects that middle management can consider when implementing restructuring processes.

2.2.6 Factors to consider when implementing a restructuring process

From discussions thus far, it can be deduced that when organisations restructure, there can be either positive or negative outcomes, and these must be managed proactively to prevent negative outcomes from affecting the success of a restructuring strategy.

Appelbaum *et al.* (2017), Flovik *et al.* (2019) and Varghese (2019) suggested that restructuring strategies must consider the following key aspects to obtain a positive result:

- The size of the change and how it affects the people aspect of an organisation such as employee motivation, employee engagement, productivity, trust and commitment.
- The process must ensure that the intent of the restructuring process is transparent and clear to employees.
- Employee involvement in the restructuring process helps to gain commitment to the process as it allows the sharing of information, employee concerns can be addressed early in the process, and it encourages employees to feel optimistic of the required changes.
- Communication and effective use of communication channels to clear up any misconceptions employees may have, and to explain in detail the needs and goals of the restructuring process to assist in clearing up any employee uncertainty.

When organisations implement restructuring processes, management needs to understand the consequence of the changes required in the restructure, how employees will manage the changes, and the lessons learnt from previously failed restructures (AlManei, Salonitis & Tsinopoulos, 2018). Hussain *et al.* (2018) contributed to this view and added that management must focus on communication, and prepare employees by ensuring that employees are trained and equipped to perform their jobs and responsibilities successfully after a restructure.

Communication is an important aspect of organisational culture which will be discussed in Section 2.3. Various scholars, such as Ting (2011), Vundla (2012), Abolade (2018) and Varghese (2019), shared a common view that communication is an essential and effective tool in ensuring a successful restructuring process, as it keeps employees informed and clears up any misunderstandings that employees may have that might contribute to low morale, low job satisfaction and low productivity. Varghese (2019) mentioned that the types of communication can include regular meetings and communication via emails. In the banking industry, for example, if a new product is launched, employees need to be aware of what the new product entails and the benefits of the new product. In this instance, employees will be equipped with the knowledge to sell the new product, and that will allow the bank to achieve its goals.

For management to communicate effectively with employees, management itself needs to understand the restructuring process and their role in ensuring the success of the restructuring process (Rezvani, 2017). In order for middle managers to perform their roles (as discussed in Section 2.2.5.2) within a restructure, it is necessary to have tools and processes that will guide middle managers on how to implement restructuring strategies. Research commonly references change management frameworks to assist management in translating the changes that a restructure will introduce, and guidelines on how to support employees through this transition (Mangolela, 2014; Isaacs, 2018; Hussain *et al*., 2018). Change management is discussed in Section 2.2.7.

In addition to the above, Recardo and Heather (2013) argued that management is key to a restructuring process, as they need to distinguish how a restructuring process will affect the rewards, recognition, performance, training, retention, and career movement of employees. Appelbaum *et al.* (2017) stated that while management is responsible for making sense of the changes, communicating the change, driving the change, motivating employees and coordinating to ensure that the restructure is implemented, employees ultimately determine the success of a restructure process. Therefore the effects that a restructure may have on employees are important, as discussed in Section 2.2.4 of this chapter.

Management is expected to ensure that a constructive work environment is achieved that consists of trust, teamwork and collaboration between employees, and that it supports the changes that a restructuring process will introduce (Jensen *et al*., 2018; Parkin, 2019). Organisations that recognise the impact on the people component of a business early in the process, will be able to invest in proper planning to retain and upskill employees, and be able to prevent employee turnover. These steps may then result in a successful restructure and the continuation of the business itself (Recardo & Heather, 2013; Varghese, 2019).

In the banking industry, if the new strategy entails the use of new technology advances, it is important for employees to understand the concepts of this new technology and how management envision the banking institution to utilise this technology. For example, if banks intend using chatbots to resolve queries, employees need to understand what a chatbot is, and how this will work, or else the employees will feel uncertain and assume the chatbot is going to replace their jobs, which will cause panic and anxiety.

In summary, the above discussion refers to the factors such as communication, training, transparency and employee involvement that middle managers need to consider when implementing restructuring strategies. While these factors are important to consider, middle managers need to be aware of the specific stages of a change process in these factors should be introduced. To support this discussion, the next section briefly discusses a change management framework to provide insights to middle managers on how to implement restructuring strategies that have minimal impact on the culture elements of an organisation that may hinder performance.

2.2.7 Change management

According to Isaacs (2018), change management can be defined as basic guidelines and tools that can be used to manage and control a restructuring process. The aim of change management is to ensure the smooth transition of a restructure to transform an organisation from the present state to its anticipated future state of being (Mangolela, 2014).

Furthermore, Mangolela (2014) highlighted that change management is necessary in a restructuring process as it helps to reduce employee anxiety, reduces resistance to the change, it shows management support, and it helps convince employees that change is needed. The success of a restructure is dependent on how employees cope with change and accept the change process (Hussain *et al*., 2018). People deal with change in different ways, therefore, it is essential for management to take the necessary steps to support, motivate and help employees to cope with the restructuring process effectively. To this end, Lewin's change model will be explained which can be used by management as a tool to ensure a successful restructure.

2.2.7.1 Lewin's change model

According to Ting (2011), AlManei *et al*. (2018) and Lemmer (2018), organisations are encouraged to adopt Lewin's change model during restructuring processes to assist management in alleviating the potential negative effects of a restructure. This model encourages management to articulate changes clearly, involve employees, provide enough information, offer incentives, provide support in the form of training programmes, and continuously promote new ways of working (Ting, 2011). Lewin's change model is shown in Figure 2.2 and discussed in the sections that follow.

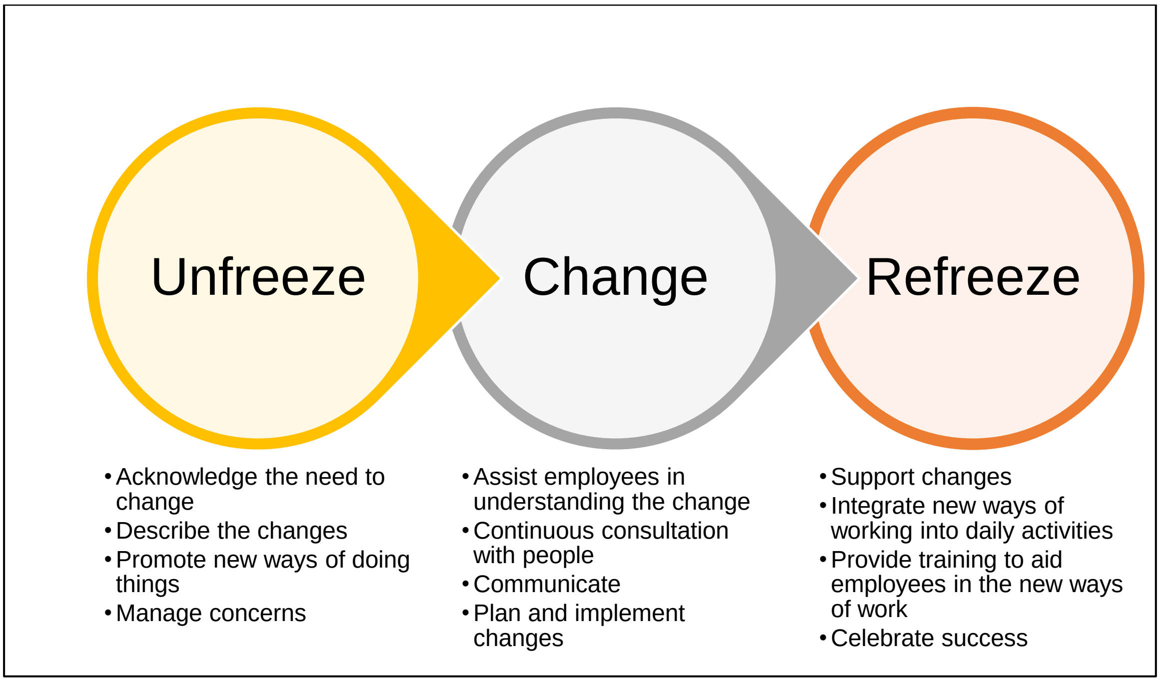

Figure 2.2: Lewin's Change Model

Source: Adapted from Lemmer, 2018:14.

As explained by Mangolela (2014) and Hussain *et al*. (2018), the three stages of Lewin's change model and the leadership activities required by middle managers in relation to the three stages are:

- Unfreezing stage: Once leaders have decided to restructure, middle management needs to understand the changes, review what the current capabilities of the organisation are, and determine what changes are required in terms of roles, responsibilities, tasks and procedures to achieve the desired state of the organisation. In this stage, middle managers are expected to motivate the change and establish a vision of the new state of the organisation.
- Change stage: In this phase, the actual implementation of the required changes occurs. The focus of this stage is to implement the changes required by the restructuring process to move the organisation to the new operating state. Middle managers must gain support from all stakeholders and manage the transition of the organisation.
- Refreezing stage: During this stage of the restructuring process, the required changes have been implemented and the organisation needs to be stabilised in this new form. In this stage, culture is reinforced to produce the new ways of working in the organisation, and middle managers are expected to motivate and drive the new behaviours and norms within the organisation. In this stage, middle managers must actively sustain the new state of the organisation by keeping employees informed, providing the necessary support in the form of training, motivating employees, and rewarding employees for the achievement of successful milestones in the restructuring process.

An example of the application of the above-mentioned three-step model would be the change that banks faced as a result of the COVID-19 pandemic. With the introduction of lockdown, banks were considered essential services, and therefore, needed to continue to operate during lockdown. Banking institutions that have a large number of employees needed to ensure that business continued without the risk of employees being exposed to COVID-19 as a result of overcrowded work environments. To reduce the number of employees in the offices, working from home was initiated for employees that work in non-branch networks. In the unfreezing stage, management knew what changes were required and needed to make decisions on which areas of the bank would be able to work from home, which areas need to alternate and go to the office, and what was needed to ensure employees could work from home successfully. In the change stage, to enable employees to operate from home, software such as Microsoft Teams, access to the mainframe system and software to contact customers was installed on employees' computers. In addition, appropriate data packages needed to be purchased to enable connectivity. In the refreezing stage, employees adjusted to working from home. To support the new ways of working and employee wellness, appropriate wellness training was required, frequent break periods are encouraged, and office furniture is offered to employees for use. In the absence of a change management process, banks would not have been able to implement the necessary steps to ensure that the change was successful.

As mentioned by Mangolela (2014) and Lemmer (2018), Lewin's change model is considered a common theoretical framework to assist management in the successful implementation of a restructuring process. Thus far in this chapter, the concept of organisational restructuring was conceptualised by explaining what is meant by restructuring, the reasons why organisations restructure, the effects of restructuring and the role of middle management in a restructuring process. Further to this, the factors that management can consider to effectively implement restructuring strategies were mentioned.

Based on the above discussion, it can be said that restructuring impacts on job roles, responsibilities, employee motivation, the interactions between employees and communication. Restructuring can potentially result in uncertainty, anxiety and stress among employees. This influences the behaviour and commitment of employees, which can affect the elements of culture in the organisation. The overall effect is that the performance and productivity of an organisation can be hindered. It is also known that restructuring is inevitable, therefore, it is critical for banking institutions to develop successful ways to restructure without affecting the elements of the culture that contribute to performance and profitability. It is thus necessary to discuss organisational culture, and the following sections will focus on this remaining construct of this study.

2.3 ORGANISATIONAL CULTURE

As mentioned above, restructuring can affect the culture of an organisation. Culture is a broad concept and to fully understand culture and how restructuring can affect the elements that contribute to the success of an organisation, it is necessary to define organisational culture, types of culture and the effects of changes on the elements of culture. It should be noted that a number of cultural aspects have been mentioned in

Section 2.2, however, this section will discuss these aspects in more detail. The next section will describe what is meant by organisational culture, its characteristics, functions and purpose of culture.

2.3.1 Defining organisational culture

There are several definitions of organisational culture. Ogbeibu, Senadjki and Gaskin (2018) defined organisational culture as a group of values, beliefs and norms, that are developed over time and which are used to guide the decisions employees make, and that shape the behaviour of employees within the organisation. Bryne *et al.* (2019) articulated that organisational culture can be viewed as a set of shared values and beliefs that assist employees in understanding how an organisation functions, and provides rules that guide the way employees should behave. Similarly, Appelbaum *et al*. (2017) described organisational culture as a group of shared values, beliefs and practices that distinguishes one organisation from another, and is used to outline and guide employees' reactions and actions within an organisation.

Many researchers, such as Hakala (2015:7), Taskiran *et al.* (2017:133), and Odor (2018:23), commonly referenced Schein's definition of organisation culture which is "a pattern of basic assumptions that a given group has invented, discovered, or developed in learning to cope with its problems of external adaption and internal integration, and have worked well enough to be considered valid to be taught to new members to perceive, think and feel in relation to those problems". From these definitions, it is important to note the common trend in all these descriptions is that organisational culture is collective, learned and that it guides employee behaviour.

For the purpose of this study, as mentioned in Chapter 1, organisational culture will be viewed as the values and beliefs that direct employee behaviours on how to interact with each other, customers and management. Furthermore, organisational culture will be viewed as a framework that guides employees on how decisions should be made and how responsibilities should be carried out. Organisational culture consists of different characteristics which will be discussed below.

2.3.1.1 Characteristics of organisational culture

In support of the definitions mentioned above, Odor (2018) described the characteristics of organisational culture as follows:

- Collective: Culture is developed from a group of employees and not by individuals alone.
- Meaningful: Organisational culture is formed using values and provides a sense of identity and meaning to the employees.
- Symbolic: It involves the use of symbols such as signs, logos, uniform, and language, to name a few, which must be interpreted to establish its meaning.
- Dynamic: Culture changes and evolves as an organisation continues to exist because an organisation is exposed to internal and external factors that cause it to change continuously.
- Historic: Culture is associated with the traditions and principles of an organisation that have been developed over a period. These traditions are used as principles to teach new employees of the way an organisation works.

From discussions above, organisational culture has been defined and the characteristics of organisational culture can be understood. It is important to understand the purpose of organisational culture which will be explained below.

2.3.1.2 Purpose of organisational culture

According to Ahmed and Shafiq (2014:23), organisational culture has four distinctive purposes which are described below:

- To provide employees with a sense of belonging: The values and beliefs within an organisation's culture provide employees with a sense of purpose and uniformity. It ensures employees feel that they are part of a team and they are encouraged to contribute to the team.
- It improves the readiness of employees: Organisational culture enables employees to be prepared and willing to obtain the necessary skills and capabilities to perform tasks within an organisation.
- To strengthen the values of the organisation: A positive culture reinforces the core values of an organisation, providing strong guidance to employees on how to make decisions.

- It builds employee behaviour: Organisational culture serves to guide employees' actions, therefore, it helps to form behaviours that conform to what the organisation believes in.

Odor (2018) supported the above purposes of culture and stated that the purpose of organisational culture is to define a set of principles that the organisation stands for, and employees are expected to enact these principles in their day-to-day activities. Organisational culture is associated with a number of aspects, such as the following: values, rituals, heroes, symbols, norms, artefacts, beliefs and behaviours. The below section discusses these elements.

2.3.1.3 Elements of organisational culture

Organisational culture consists of the following elements:

- Values refer to the goals and principles of an organisation and it influences the behaviour of employees (Bryne *et al.*, 2019). An example of values in a banking institution is to deliver innovative solutions to customers and to value diversity. To support this value, banking institutions may have innovation programmes that reward the successful implementation of innovative solutions.
- Rituals are the routines within an organisation through which the values of the organisation are shared (Sueldo & Streimikiene, 2016). Examples of rituals are celebrations, award ceremonies, team events, and so forth. Organisations may host an annual award ceremony that rewards employees who excelled in their duties. The prize could be monetary or a vacation that is fully paid by the banking institution. In this instance, employees will be driven to excel to be nominated for this award, thus driving the behaviour of the employees.
- Heroes refer to employees who are famous because of their skills or the attainment of certain goals (Samuel *et al.,* 2017). Within a banking institution there may be CEO awards which celebrate employees that stood out and attained certain goals that added huge profit value to the bank. By announcing the winner of this award and what was done by an employee to achieve this award, management is encouraging other employees to achieve something similar.
- Behaviours: This refers to the way employees act and how they interact with others within the organisation (Bryne *et al.*, 2019). Behaviours are guided by values and

norms, and they help employees determine how to respond to situations and how to make decisions within the organisation (Bryne *et al.*, 2019). For example, in a banking institution, respect is valued therefore when employees interact with each other, it is expected they behave in a respectful manner.

- Symbols are the physical features of an organisation, such as the company logo, name tags, employee uniform and office space, to name a few, that give meaning to employees (Sueldo & Streimikiene, 2016). An example of symbols in a bank, is that within a branch network all employees are expected to wear the same uniform in terms of colour and type. This signifies that these employees belong to the same organisation.
- Norms: these are rules that originate from values, and they define what is considered acceptable behaviour from employees (Bryne *et al.,* 2019). For example, one of the rules within an organisation is to act with integrity, therefore, the acceptable behaviour from employees is to always be honest.
- Beliefs are a result of values and it describes the aspirations of an organisation (Ahmed & Shafiq, 2014). Examples of beliefs: always innovate, which indicates the organisation believes in innovation; do not fly solo, meaning work as a team; do the right thing, indicating employees must act with honesty and integrity, as discussed above.

To summarise the discussion above, it is evident that culture consists of many elements, it binds employees, and informs employees how to behave and interact with each other. To achieve a full understanding of organisational culture, it becomes necessary to define the different models and theories of culture, which will be discussed in the next section.

2.3.2 Organisational culture models

There are numerous models of organisational culture that have been developed to understand the culture concept and what it entails for organisations. This section will describe three models that are relevant to this current study and the researcher will utilise these three models as a guide to assist in drafting the interview questions, and to interpret the findings of the current study. It should be noted that there are aspects of the three models that overlap. Many of the aspects mentioned in Section 2.3.1 are touched on in the models discussed below. The next section contains a discussion of culture models namely, Schein's model of organisational culture, Hatch's cultural dynamics model, and the cultural web model by Johnson and Scholes. The types of organisational culture as described by Cameron and Quinn and Trompenaars are also discussed.

2.3.2.1 Schein's model of organisational culture

In 1985, Schein developed a model to explain organisational culture. This model indicates that organisational culture encompasses three levels of culture, namely, artefacts, espoused values and basic assumptions (Schein, 2017). According to Schein (2017), a hierarchy exists between these levels of culture within an organisation, as illustrated in Figure 2.3 below.

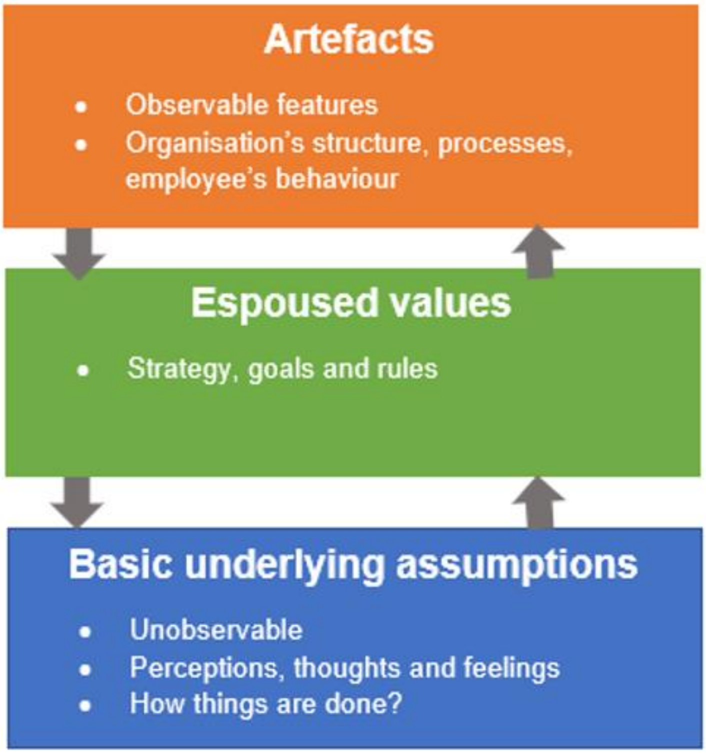

Figure 2.3: Schein's model of organisational culture

Source: Cacciattolo, 2014:5

These levels of culture will be briefly explained below (Schein, 2017):

- Artefacts: These are the visible aspects of an organisation such as the physical office, office layout, employee dress code, structures and processes. The meaning of artefacts is interpreted by employees and displayed by an employee's behaviour and the language used to communicate with each other. Different banks in South

Africa have different logos in different colours which allow customers to differentiate between them. For example, Absa is red, FNB is turquoise, Nedbank is green and Standard bank is blue to name a few. Further to logos and colour, the slogan differs from one bank to another. FNB's slogan is "How can we help you?" (FNB, n.d), Standard Bank's slogan is "It can be" (Standard Bank, n.d) and Absa's slogan is "That's Africanacity" (Absa, n.d). It is important to note that artefacts are important for the success of a banking institution, as they help customers to recognise the bank's brand. The manner in which employees communicate with each other, irrespective of job hierarchy, indicates the culture of trust and respect within a banking institution.

- Espoused values: The concept of values was discussed in Section 2.3.1. To reiterate the definition with relation to the model, it refers to beliefs, goals and rules of the way employees need to behave within an organisation. The values guide the beliefs of employees and how employees should behave. Every banking institution has its own values and beliefs that help the institution to reach its goals. For example, ABSA's goals are "Our people are our strength" and "Obsessed with customer" (ABSA, n.d).
- Basic assumptions: This is the core layer of the organisation's culture and implies how things are done within the organisation. This element refers to unobservable aspects such as thoughts, perceptions and feelings. The basic assumptions shape the beliefs of employees and influence the actions of employees. For example, in an organisation, the assumption is that when employees work from home and they are not online, it is assumed that these employees are not working.

According to Cacciattolo (2014), Schein's model of culture explains the relationships between organisational culture and related elements of a culture, such as strategy, structure, values, rules, employee behaviour, to name a few. Schein (2017) described that artefacts influence underlying assumptions through espoused values. This implies that an organisation's structure influences unobservable elements, such as perceptions and thoughts, through the strategy, goals and rules of an organisation, as shown in Figure 2.3.

For example, in banking institutions, if a restructure introduced new roles and employees were given new career opportunities, employees will feel motivated and energised to contribute to the organisation, and this could have a positive effect on their working relationships. The visibility of this effect will be displayed in the artefacts, which is the way employees communicate with each other. This will impact on teamwork and collaboration, which are the values of the banking institution. The result will be that employees will perceive the restructure positively and they will believe that the restructure is beneficial, and thus will actively contribute to ensure the goals of the organisation are achieved. This overall impact on culture will affect the performance of the organisation.

An important aspect of Schein's model is that relationships exist between elements of culture within an organisation. Therefore, if a restructure is changing the structure of an organisation, management needs to be cognisant that this could affect the unobservable aspects of culture. In addition to the above, the way employees perceive a restructure and its outcomes is equally important. Whether the restructuring process is perceived positively or negatively, it will affect the values that employees follow, and it will be reflected in the artefacts of an organisation.

2.3.2.2 Hatch's cultural dynamics model

As cited by Dauber, Fink and Yolles (2012), an extension of Schein's model of organisational culture, as discussed in Section 2.3.2.1, was developed by Hatch in 1993. In Hatch's cultural dynamics model (Figure 2.4 below), in addition to artefacts, espoused values and assumptions, a fourth element, namely, 'symbols' was added, and the processes that link each element were defined (Dauber *et al.*, 2012:4). Symbols are defined as anything that represents or holds meaning for the employees within an organisation (Abujudeh, 2020). (The concept of 'symbols' was discussed in Section 2.3.1.)

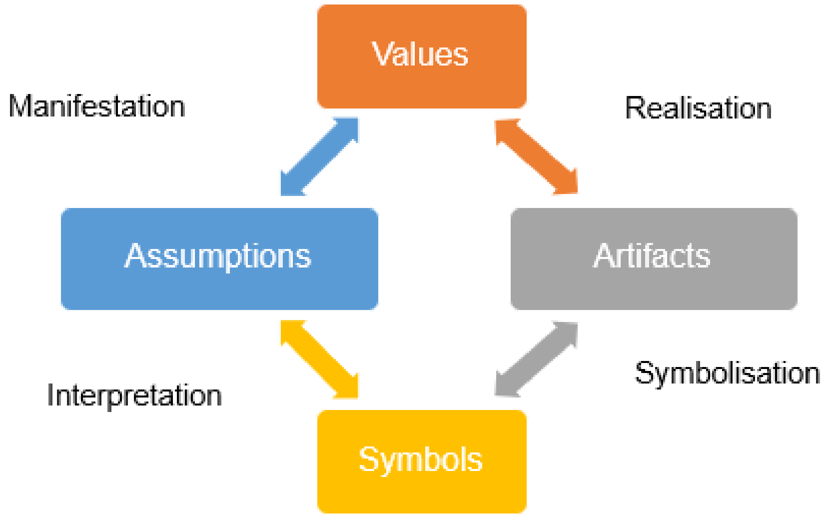

Figure 2.4: Cultural dynamics model of Hatch

Source: Dauber *et al*., 2012:4

Eden and Burton-Jones (2018) explained that the cultural dynamics model indicates how cultural dimensions transform over time, and that culture is either maintained or altered. In an instance where the elements of culture are working together in harmony, the organisational culture is maintained, while in a situation where the culture elements are inconsistent, the culture will be altered (Eden & Burton-Jones, 2018). This is relevant to this study, as when changes are introduced, management needs to understand if the elements of culture will be maintained or altered. Once management is aware of which elements have changed and how it affects the bottom line of the organisation, managers will be able to take the corrective action to ensure that the impact is not adverse.

As seen in Figure 2.4 above, the visible employee behaviours occur in the following two ways (Dauber *et al.*, 2012:4):

- Through manifestation, by way of values and through the realisation of these values into artefacts; and
- Through the interpretation of symbols and through symbolisation into artefacts.

The processes that link the elements of values, artefacts, symbols and assumptions are described below (Eden & Burton-Jones, 2018:3; Abujudeh, 2020:43):

- Manifestation processes: This process results from the relationship between assumptions to values and values to assumptions (Figure 2.4). It is the translation of intangible assumptions into recognisable values. In other words, what employees assume will shape their value. In a restructure, if new roles are not advertised, employees will assume favouritism exists.

- Realisation processes: As seen in Figure 2.4, it refers to the relationship between values and artefacts. If values and artefacts are aligned, cultural values are maintained, while if values and artefacts are not aligned, there is a cultural alteration. For example, to ensure that deliverables are achieved, regular meetings are hosted where employees are expected to provide progress reports. The end result is that there is a team ritual to provide progress updates every Friday morning.
- Symbolisation processes: The way physical forms are created and used by employees within an organisation. As shown in Figure 2.4, it occurs when the artefact is translated into symbols. Symbols also represent the meaning of artefacts. Within banking institutions, a desk is an artefact and during a symbolisation process, the different types of desks are an indication of the difference between management and employees.
- Interpretation processes: As shown in Figure 2.4, it is the relationship between symbols and assumptions. The purpose of a symbolised artefact is created through interpretation. An example within an organisation is that parking lots are differentiated according to management and employees. The symbolised artefact is the parking space, and it is believed that when employees are part of management they will have their own designated parking.

It is important to recognise that the four elements of the cultural dynamics model are interrelated, and therefore, influence each other. When implementing restructuring strategies, management must be aware of the link between the different culture elements and how they influence each other. This will assist management to ensure that when restructuring strategies are implemented it does not affect the culture adversely. If management implements restructuring strategies without this awareness of how elements of culture are interrelated, they can unconsciously affect those cultural elements critical to the organisation’s performance.

2.3.2.3 The cultural web model by Johnson and Scholes

The cultural web model of Johnson and Scholes can be used to understand organisational culture and describe the culture that exists within an organisation (Mackay, Arevuo, Meadows & Mackay, 2020). According to Cacciattolo (2014:2) and Samuel *et al.* (*2*017:87), who described the "cultural web" model by Johnson and Scholes 1993, organisational culture can be viewed as the paradigm of an organisation that consists of six interrelated elements, namely, the control system, organisational structures, power structures, symbols, rituals and routines, and stories. Mackay *et al*. (2020:4) described the paradigm as a set of assumptions that the organisation refers to as the "way we do things around here". The paradigm, as depicted in Figure 2.5, is situated in the middle and denotes the purpose, goals, beliefs and values that the organisation holds (Cacciattolo, 2014).

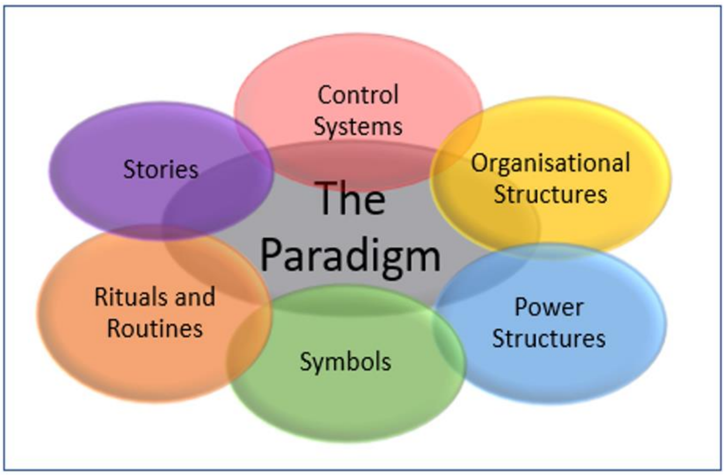

Figure 2.5: The cultural web model of Johnson and Scholes

Source: Cacciattolo, 2014: 2

The interrelated elements of this model that make up the paradigm, as seen in figure 2.5, will be briefly explained below (Samuel *et al.,* 2017):

- Control system refers to the mechanisms used to control the activities within an organisation such as systems, practices and policies. In banking institutions, there are multiple systems that are designed to meet certain processes. For example, if a customer applies for a loan, a process will be applied, and the employee will request this credit facility on a system that has the necessary controls.
- Power structures refer to the individuals or departments that have the greatest influence on decision-making in terms of operations and strategy in the

organisation. For example, within a business unit, there will be an operations unit and a strategic department that reports to the CEO of the entire organisation.

- Symbols, as discussed in Section 2.3.1, are visible aspects of an organisation such as logos, offices and dress codes. These aspects influence the way employees understand events.
- Rituals and routines refer to repetitive practices within an organisation such as regular meetings, forums and reports. These practices provide employees with guidelines on how to respond to situations experienced within the organisation.
- Stories involve narratives about employees, behaviours and events that are appreciated in the organisation. These are past events that indicate what an organisation values and determines what is perceived as the accepted behaviour.
- Organisational structure refers to the hierarchy within an organisation and defines the way work is carried out within an organisation.

As it can be seen in Figure 2.5, the paradigm is the centre of cultural web, it explains the way actions are carried out within an organisation and it consists of interrelated elements which have evolved over time (Cacciattolo, 2014). This model demonstrates that the way an organisation operates is influenced by the elements of culture. By understanding each element, the traditions and practices of an organisation will be revealed (Mackay *et al*., 2020). Therefore, this model is relevant to this study, as management can use it to understand the cultural components of the organisation, to determine what works and what does not work. In obtaining this understanding, management will be able to align the cultural elements of the organisation with the restructuring strategy. In banking institutions, before implementing restructuring strategies, management needs to analyse the current culture using the elements of the cultural web, map out what aspects of culture the restructuring strategy will change, and then determine the necessary actions required to alleviate the adverse effects.

From the different models discussed above, it can be understood that organisational culture consists of a number of elements that influence the way employees behave within an organisation. It is important to understand how the elements of culture will be affected by restructuring processes within an organisation. By understanding this impact, management will be able to mitigate any negative effects for the benefit of the employees and the success of the organisation. The next section will describe the types of organisational culture that exist within an organisation.

2.3.3 Types of organisational culture

As mentioned above, organisational culture is a broad concept, and to comprehend the concept of culture, it is imperative to understand the types of culture that exist within an organisation. It is important to recognise that there are several types of culture that can coexist within an organisation, however, over time, the characteristics of one culture type tend to dominate the organisation, and thus, is used to label an organisation (Gao, 2015). The next sub-sections present the different types of culture that exist within an organisation by referencing models developed by Cameron and Quinn (2011, as cited in Covas, 2019) and Trompenaars (1993, as cited in Cacciattolo, 2014).

2.3.3.1 Cameron and Quinn's Model of Types of Culture

Figure 2.6 below depicts the types of culture, as defined by Cameron and Quinn's 2011 model, and as explained by Covas (2019). The figure will be discussed in the sections below.

Figure 2.6: Cameron and Quinn's 2011 model of types of culture

Source: Adapted from Covas, 2019:398

A few authors make use of the Cameron and Quinn model as a framework to define the types of culture, and to explain the differentiating characteristics between the different types of organisational culture that exist (Schneider, Ehrhart & Macey, 2013; Blumberga, 2018; Covas, 2019). Covas (2019) explained (as shown in Figure 2.6 above) that organisations closer to the left focus on internal goals, such as the purpose and how tasks are carried out, while organisations closer to the right focus on external goals such as customers or shareholder value. The upper two cultures (Clan and Adhocracy) are classified as organisations where the primary goal is adaptability, while the lower two cultures (Hierarchy and Market) focus on stability (Taskiran *et al*., 2017).

These types of organisational cultures can be summarised as follows (Schneider *et al.*, 2013; Blumberga, 2018; Covas, 2019):

- The hierarchical culture: In this organisational culture type, the focus is on control and formal structures, and optimising processes to become efficient and ensuring the organisation is profitable. This work environment involves rules and norms that are designed to ensure that work is carried out by doing the right thing. Organisations focused on internal structure by having a clear chain of command and multiple management tiers that separate employees and leadership. Hierarchy cultures have a set way of doing things that makes them stable and risk averse. As can be seen in Figure 2.6, this type of culture has an internal focus and integration, and favours stability and control.
- Market culture: This culture is focused on competition both on an organisational level to become the top performer in the industry, as well as between employees to increase productivity within an organisation. This work environment is results-driven, where the emphasis is on competition, the attainment of goals and getting things done. The characteristics of this culture are that organisations prioritise profitability, are results-oriented and focus on external success. A market culture emphasises the importance of meeting quotas, reaching targets and getting results. As demonstrated in Figure 2.6, this type of culture is centred on an external focus and differentiation, and stability and control.
- Clan culture: In this culture, the organisation’s priority is its people, thus the focus is on teamwork, respect and the involvement of employees. This work environment promotes trustworthiness, relationships, commitment, employee progression and

development. It focuses on mentoring, flat structures and working together to complete tasks. As seen in Figure 2.6 this culture is situated on the top axis, which indicates that it has an internal focus and integration, and flexibility and discretion.

- Adhocracy culture: This type of culture centres around entrepreneurship, innovation and creativity. These types of work environments encourage the development of new products and services and doing things before competitors. These organisations are labelled as the future and they can adapt to the external environment rapidly by implementing changes to structures and strategy. The focus of this type of culture is innovation and creativity which needs to be tied to growth and success. Figure 2.6 depicts this type of culture as having an external focus and differentiation, and flexibility and discretion.

Ogbeibu *et al.* (2018) further articulated that in an organisation with an adhocracy culture, there is a positive effect on employee creativity and innovation; while in a market or clan culture there is a substantial negative effect on employee creativity, and in a hierarchical organisational culture, there is no effect on the employee’s ability to create new ideas.

As discussed above, Cameron and Quinn’s model defines the type of organisational culture based on what is important in an organisation, and it explains the way these values are demonstrated within the organisation (Schneider *et al.*, 2013). The importance of this model in terms of the current study, is that it can be used to understand the focus of the organisation and to determine how employees will deal with the changes introduced by a restructure. The next sub-section provides a different view on how to classify a type of culture within an organisation.

2.3.3.2 Trompenaars model of types of culture

Cacciattolo (2014) described the types of organisational culture by referencing the model of Trompenaars which was developed in 1993. In this model, it is proposed that organisational culture types imply the different relationships among employees, and explains how employees interact within an organisation (Cacciattolo, 2014). These types of organisational culture, as explained by Cacciattolo (2014) and Ntongai, Senaji and King’oriah (2019) are summarised below:

- The family culture: In this type of culture, the organisation's concern is power and people. Within these organisations, a hierarchical structure exists, and employees are promoted based on long-term relationships and loyalty within the organisation.
- The Eiffel Tower culture: In these types of organisations, the primary focus is on the achievement of tasks, therefore, jobs are clearly defined, and work is allocated without any ambiguity. It is important to note that hierarchies do exist in these organisations and the importance of structure and purpose is reinforced.
- The guided-missile culture: Organisations that adopt this type of culture reflect no hierarchies; employees are expected to perform any role to ensure that the goals of the organisation are achieved. The emphasis is on the achievement of tasks and objectives.
- The incubator culture: In these types of organisations, there are minimal structures and the emphasis is on employee growth and advancement.

Covas (2019) suggested that it is important to understand the different types of culture when evaluating organisational culture in relation to job satisfaction, organisational commitment and team interrelatedness. Odor (2018) supported this statement and further commented that the different types of organisational culture can be used to explain how changes affect organisations differently. It is vital to recognise that all cultures either encourage or restrain some form of behaviour such as rules-driven, innovative-oriented and career growth (Schneider *et al.*, 2013). It is important that the culture supports the restructuring strategy of an organisation to enable it to successfully adapt to the changes present in its environment (Taskiran *et al*., 2017).

Reflecting on the discussion above, it can be concluded that Trompenaars types of culture is related more to the structure and how employees relate with each other, think, learn, motivate and resolve conflict (Covas, 2019). While both models discussed previously seem to be similar, it is not the case, as Cameron and Quinn's model depicts organisations in comparison to their competing priorities. In terms of this study, both models are relevant in gaining and understanding of the focal organisation participating in this study.

Based on the models discussed, it can be deduced that the focal organisation participating in this study can be classified as having The Eiffel Tower and Adhocracy culture. The focal banking institution has the Eiffel Tower culture because a hierarchy exists, roles and responsibilities are clearly defined, and a structure is followed to make decisions. Examples of this structure include job descriptions and performance contracts; each employee is aware of their job responsibilities, and performance contracts are developed based on targets. Employees are appraised according to their achievements of goals and responsibilities. In terms of competition, the organisation can be labelled more as the Adhocracy culture where innovation is the focus. The focal banking institution of this study has been voted as the most innovative bank, where new products and innovation solutions, such as eWallet, tap to pay, and virtual cards, have been launched prior to the competition.

In terms of the second construct of this study, organisational culture has been explained, the purpose of it, the characteristics of it and different models were discussed. To summarise, organisational culture is about the values, goals and rules that drive the behaviour of employees and that guide how employees should act. It is important to understand that restructuring results in changes and these changes can affect elements of culture. Therefore, the next section will describe the effects of changes introduced by a restructure on the culture of an organisation.

2.3.4 Effects of changes on organisational culture

As mentioned in Section 2.3.1, organisational culture reflects the character and impression of an organisation which consists of values, beliefs and norms. This character is visibly displayed by the way employees behave towards each other, how employees treat customers, and their attitudes towards the task and goals of the organisation (Hakala, 2015). When organisations undergo a restructuring process, the changes that come with this restructure can influence the culture in a positive or negative manner (Blumberga, 2018). It should be noted that aspects in this section may overlap with the aspects discussed in Section 2.2.4. This section will discuss the possible effects that changes may have on the elements of culture that contribute to the performance of an organisation.

2.3.4.1 Leadership

According to Marais and Hofmeyr (2013), there is a strong relationship between leadership and culture. A leader’s primary role is to influence and affect the behaviour of others, therefore, they are viewed as critical players in shaping the culture of an organisation (Nannings, 2019). Al Rahbi *et al.* (2017) expressed that leaders are essential contributors to an organisation's success, as they motivate employees, and promote an environment that encourages communication, teamwork, performance and retaining critical employees. Organisations need to be cognisant that leaders have different ways of leading, therefore, when restructuring processes result in new hierarchies and structures, this could potentially affect the culture that is driven in the workplace and lead to new team values, beliefs and rituals being practised.

Leadership style, vision and communication can have a strong influence on an organisation's culture (Wagstaff & Burton-Wylie, 2018). The way a leader provides communication and encourages an environment of collaboration and learning is an important contributor to a strong culture which will enable an organisation to be successful (Samuel *et al.,* 2017). If the leadership style contributes negatively to the culture of the organisation, this can result in employees feeling demotivated and discouraged from contributing to the team. Thus, it is essential that during a restructuring process, new hierarchies that are introduced are done so whilst considering the impact it may have on the culture of the organisation.

For example, a new leader may be introduced that leads using their power influence. In other words, the leader encourages an environment where his/her views are valued over those of employees. This type of leadership will create a culture in which employees are scared of top management, and as a result, do not easily voice their ideas. Ultimately, organisations need to be aware of such variances, and need to proactively manage these potential outcomes. The next sub-section will focus on explaining the behaviour of management and its impact on its employees.

2.3.4.2 Behaviour of management

It is vital to recognise that leadership and management are not similar concepts, as management involves control and the achievement of tasks, while leadership results from social influence (Yıldırım & Birinci, 2013). As explained by Rezvani (2017), management plays a crucial role in ensuring that the necessary plans are implemented to achieve the goals of the restructure. As mentioned earlier in Section 2.2.5, Hermkens and Romme (2020) and Alexander-Wright (2020) expressed that middle management is also affected by the changes introduced in a restructure, and that may influence their behaviour. There is a possibility that middle management may feel negatively or positively towards a restructure process, and this may become visible in their interactions with employees, thereby affecting the working environment and the overall culture (Alexander-Wright, 2020).

For example, during a restructure, managers may be moved to a new department and these managers may be unhappy about the changes. As a result of managers being unhappy, it may affect elements of the culture that is promoted. For instance, some managers may be positive and happy with the changes, therefore, they will actively promote teamwork, collaboration and the celebration of milestones. However, managers who are unhappy and resentful, will position the restructure negatively to employees, which may influence the culture negatively.

2.3.4.3 Employee's behaviour and interactions

Various scholars, such as Samuel *et al*. (2017), Kleizen, Verhoest and Wynen (2018) and Flovik *et al.* (2019), shared a similar view that when restructuring involves changes to roles or responsibilities. The above scholars maintained that changes to roles or responsibilities disturb the cultural harmony in the organisation because it causes an increase in stress levels, job dissatisfaction and unhappiness, which leads to disagreements and misunderstandings amongst employees, as discussed in Section 2.2.4.

Organisational culture reinforces the relationship between quality and customer experience (Pietruszka-Ortyl, 2019). Contributing to this statement, Polyanska, Zapukhliak and Diuk (2019) described culture as an element that is formless, but it is visible in the behaviour and interactions among employees and towards customers. When employees perceive the process negatively, it has an impact on how employees engage with customers and other employees. This could result in potential conflicts among employees, or in bad customer service. The possible negative behaviour of employees and the effect on customers is critical in the banking industry where service is the main source of income. If customers are not happy with the service provided and decide to bank with competitors, this would mean a loss for the bank and a risk of reputational damage.

In addition to the above, it is stated that organisational culture determines the way employees interact with each other and the quality of these relationships (Taskiran *et al*., 2017). For instance, employees may perceive that management favour certain employees. Employees will become bitter and may behave differently towards the perceived favoured employee. This may result in office gossip and create a negative environment. Employees may not want to share information and prefer to keep ideas to themselves. If a restructuring process affects a culture negatively, it will influence the way employees cooperate and collaborate with each other, thus impacting on teamwork and the achievement of goals, which will be discussed in the next sub-section.

2.3.4.4 Achievement of goals and commitment

According to Badubi (2017), the accomplishment of goals within an organisation is important for the performance of that organisation. Odor (2018) argued that the goals of an organisation can only be achieved if the employees understand the organisation's vision and their role in achieving these goals. During the implementation of a restructure, if employees are uncertain about the purpose of the restructure and goals of the organisation, they will not be able to contribute to success of the organisation. An example within a banking institution is banks automating processes to remove manual tasks because of numerous manual errors. If employees do not understand the reason for automating, they will continue performing manual tasks as it may be an easier option. The errors of manual tasks may cause the bank to lose money, thus affecting performance.

An employee's commitment directly affects their achievement of goals, and when employees are not committed to their organisation, they tend to pay little attention to the goals of the organisation but rather focus on satisfying their personal interests (Soomro & Shah, 2019). For example, when employees do not feel that they add value to an organisation, they will become less committed and will focus on searching for new jobs, rather than concentrating on their work. Odor (2018) stated that organisational culture binds employees together and impacts their thoughts about themselves and their work.

2.3.4.5 Communication

The concept of communication was discussed earlier in Section 2.2.6 from a restructuring perspective. Blumberga (2018) and Appelbaum *et al.* (2017) shared a viewpoint, namely, that communication is an essential element of organisational culture which contributes to the success of an organisation. The role of communication is to assist in reducing the uncertainty or anxiety related to changes, to clear up misconceptions and to support employees (Nwoye, 2017).

As mentioned earlier in Section 2.2, restructuring processes involve the movement of employees and the introduction of new management, which ultimately, affects the communication channels within an organisation (Fleming, 2017). As deduced earlier, changes introduced in a restructure can either encourage or hinder communication. When communication is encouraged, it promotes a culture where the sharing of ideas is valued. However, when a restructure introduces changes that have a negative effect on communication, employees operate in isolation.

Appelbaum *et al. (2*017) recapped that ineffective communication may result in misunderstandings, as employees may feel uneasy about the changes, and therefore, they resist the change or overstate the perceived negative effects of change. It is important to understand the repercussions of employees exaggerating the adverse effects of a change, as it could result in the environment becoming negative to work in, which may affect the ability of the organisation to attract and retain talented employees (Appelbaum *et al.,* 2017).

2.3.4.6 Employee's trust

The concept of trust was discussed in Section 2.2.4.1. Marais and Hofmeyr (2013) and Flovik *et al.* (2019) mentioned that trust is key to enable effective communication, teamwork, employee commitment and productivity. It leads to stronger working relationships and a healthier organisational culture (Flovik *et al.*, 2019). Similarly, Chinedu *et al*. (2020) mentioned that there is a link between employee's trust and performance. When employees mistrust an organisation, they tend to be less committed to the organisation's goals, they tend to resist sharing information and are unwilling to work with others, thus impacting the performance of the employee and the overall culture in the organisation (Flovik *et al.*, 2019).

2.3.4.7 Motivation

There is an association between job design, skill sets, job satisfaction, motivation and performance of employees (Dhir, 2019). Ogbeibu *et al.* (2018) mentioned that skills determine an employee's competence, while motivation determines real behaviour. In the same note, if employees are demotivated after a restructure because they do not have the required skills to perform their new roles or tasks, employees will become unhappy, and this will be visible in their attitude and behaviour. This creates a culture where employees are negative and unhappy in their job roles, therefore, the environment does not inspire employees to be passionate about their job functions.

2.3.4.8 Employee involvement

Employee involvement is another element of organisational culture that is affected by restructuring. Employee involvement refers to an increase in the contribution of employees to the decision-making that impacts the organisation and employees (Hussain *et al.,* 2018). To reiterate the importance of employee involvement, Marais and Hofmeyr (2013) stated that the involvement of employees is imperative in an organisation, as it allows the exchange of ideas, enables innovation, and is therefore, considered a source of competitive advantage. Samuel *et al. (2*017) described organisational culture as playing a crucial role during times of change, as it encourages innovation, and therefore, employees are more inclined to come up with advanced solutions to adapt to these changes. This is quite important, especially considering the influence of competition on a business. Therefore, it is vital for employees to share ideas and come up with solutions that assist the organisation to move forward in the marketplace and to stay ahead of their competitors.

With reference to the example mentioned in Section 2.2.6.1 in terms of the COVID-19 pandemic, banking institutions were forced to restructure their operations. As a result of this restructure, many employees of banking institutions were working from home. In this instance, management needed to understand the effects of this restructure, ensure that work was evenly distributed, and employees could contribute to the goals of the bank. For example, where Microsoft Teams is being used, management can use the data of Microsoft Teams to analyse turnaround times to determine if there are bottlenecks preventing the output to customers. Another example, if a customer applied for credit facilities, which prior to COVID-19 took two days, now with the automated processes it takes three days. Management needs to determine the cause of this delay, as the automated process is supposed to improve the turnaround time. It may be that the employee’s workload is too much, therefore, they are unable to process credit applications on time. Management can make decisions to actively change this situation and to ensure that the culture of the bank is not affected negatively.

Yıldırım and Birinci (2013) stated that a strong culture is important for the success of an organisation as it encourages performance, innovation, teamwork, collaboration, and the smooth operation of the organisation. From discussions thus far, it can be deduced that restructuring causes some changes to an organisation and these changes may affect variables such as performance, productivity and customer services. Thus, it is imperative for management to understand the impact restructuring may have and to implement restructuring strategies that have a minimal impact on the organisational culture.

2.4 SUMMARY

This chapter defined the concepts of organisational restructuring and organisational culture. The reasons why organisations restructure and the effects of restructuring from a business and employee perspective were explained. The multiple roles and the importance of middle management within a restructuring process were discussed. Further to the above, possible factors that management need to consider when restructuring were mentioned. From the discussion on restructuring, it can be deduced that restructuring results in changes to the organisation, and the potential outcomes of restructuring can be uncertainty and anxiety among the employees which can affect their behaviour and commitment. This impact influences elements of culture and can affect the performance and productivity of an organisation. Thus, it is necessary to gain an understanding of how restructuring processes can affect the elements of culture that are critical to the performance of an organisation. To understand organisational culture, different theories, models and types of culture were explained. Lastly the impact of change on the elements of organisational culture was stated. The next chapter will focus on the banking industry of South Africa, and will provide an overview of the industry, the competitors and the environment in which banking institutions operate in South Africa.

CHAPTER 3:
THE BANKING INDUSTRY IN SOUTH AFRICA

3.1 INTRODUCTION

The two main constructs of this study are organisational restructuring and organisational culture. As described in detail in Chapter 2, organisational restructuring refers to changes in an organisation's structure, job roles and processes (Varghese, 2019), and organisational culture refers to the values and beliefs that guide an employee's behaviour and interactions (Schein, 2017). The institution participating in the current study is a banking institution, and therefore, it becomes necessary to understand the banking industry and the environment in which banks operate. This chapter provides an overview of the banking industry, a description of the factors that affect banking institutions and the future outlook for banks.

3.2 OVERVIEW OF BANKING

The economy consists of different sectors, and within each sector, businesses that offer the same or related products and services are grouped together (Kenton, 2020). For example, mobile network providers operate within the communication sector and banks operate in the financial sector. The institution participating in this study operates within the financial service sector which consists of a range of financial service activities such as banking, investments and insurance. The financial sector is made up of financial organisations such as banks, real estate brokers, investment, finance and insurance companies (Catalano, 2021). The focus of the current study is on the banking industry in South Africa. To make sense of how the banking industry functions, it is essential to understand what is meant by a banking institution and how banking institutions operate in general. The next section will provide these details.

3.2.1 General view of banking

To fully comprehend the concept of banking, it is important to recognise the origins and composition of banking and the banking industry. The below sub-sections will present a brief overview of banking.

3.2.1.1 Brief history of banking

The concept of banking has been around for years, and prior to the invention of money, the bartering system was used which entailed people exchanging their goods and services (TechnoFunc, 2020). According to Beattie (2021), the earliest form of money was the development of coins. This was introduced as empires needed an easier way to pay for goods and services internationally. These coins, as depicted in Figure 3.1 below, were made of gold and other metals and stamped to indicate their value (Abbott, 2018).

The first form of printed money was used by the Chinese in the form of a statement of credits and receipts (Martchouk, 2020). The idea of printed money was then rolled out in the form of bank notes and was first issued in 1717 in Sweden, which is represented in Figure 3.1 (Abbott, 2018).

Figure 3.1: The first coin and bank note

Source: Abbott, 2018:1

During the ancient times in Rome, coins were stored in temples. Eventually the Romans formalised the concept of banking services by removing these coins out of temples and into distinct buildings called banks (Cusack, 2019). The notion of profit and money lending was introduced by the Roman emperor, Julius Caesar (Cusack, 2019).

In the 12th century in Venice, the first bank, called The Medici Bank, was established to primarily finance Italian grain and cloth merchants (Martchouk, 2020). The Medici Bank expanded and opened branches in Europe, such as in Rome, Milan and London, to name a few (Martchouk, 2020). As the banking industry evolved and grew, the need for a central bank became prevalent to govern the activities of banks within a country. The first central bank, called the Federal Reserve Bank, was established in 1913 in the United States of America (Cusack, 2019). The central bank in South Africa is known as the South African Reserve Bank (SARB) and it was founded in 1921 (Fisher-French, 2019).

The first bank that was established in South Africa was the Lombaard Bank in Cape Town, which was opened in the year 1793 and closed in 1842 (SARB, 2012). As a result of the first bank closing down, the oldest bank in South Africa was known as the Eastern Province Bank, as shown in Figure 3.2, which was established during 1838 in Grahamstown (Hardijzer, 2019). During 1838, the deposits in the Eastern Bank were flamingo feathers and wool which was exchanged for a bank issued note (Fisher-French, 2019). Today this bank is known as First National Bank (FNB), and is considered the oldest bank and company in South Africa (Hardijzer, 2019).

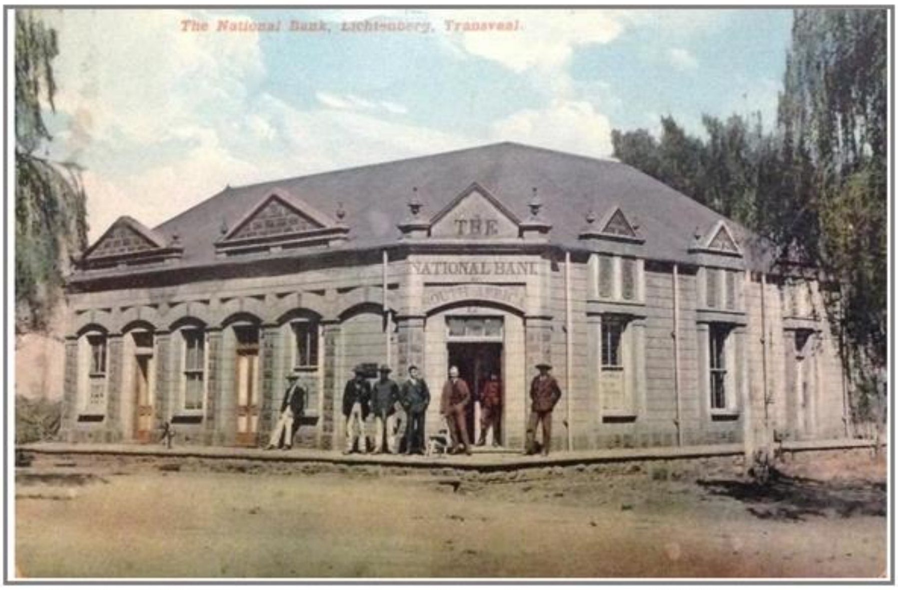

Figure 3.2: The oldest bank in South Africa

Source: Hardijzer, 2019:1

Today, FNB trades as a division of FirstRand Bank limited, which has a total asset value of R1.95 trillion, a shareholders' equity of R150 billion, and offers its products and services both locally and internationally (ADV Ratings, 2021). The above indicates the extent to which banks have grown over the years and how they have subsequently evolved. The next sub-section will briefly present the composition of banking from a global, African continent, and South African perspective.

3.2.1.2 The composition of banking

The global banking industry's total asset value is 155 trillion US dollars which equates to 38% of the total financial sector globally (Norrestad, 2021). The above statistics suggest the importance of banking institutions in the total financial sector worldwide. The major banks in the world are JPMorgan Chase, Bank of America and Wells Fargo, to name a few (Meola, 2021).

According to Santosdiaz (2020), the top ten banks on the African continent, in relation to asset value, equates to 600 billion US dollars, as seen in Figure 3.3 below.

Figure 3.3: The top ten banks in Africa

Source: Santosdiaz, 2020:1

As mentioned by Santosdiaz (2020), the following is the list of top ten banks on the African continent:

1. Standard Bank Group (South Africa): The bank offers banking products and services to individuals, businesses and corporations both in Africa and

internationally. As depicted in Figure 3.3 above, the bank's total assets are 136.6 billion US dollars, and the bank's strategic focus is on customer experience.

2. ABSA Group (South Africa): The bank offers personal and business banking, wealth and investment banking, and corporate services. ABSA operates in 12 countries across the continent, employs 42 000 employees, and the bank's total assets is 83.2 billion US dollars (Figure 3.3 above).
3. FirstRand Bank (South Africa): This the biggest financial institution in Africa, and has presence both locally and internationally. The bank offers transactional, investment, lending and insurance products and services. The total assets of the bank are 76.5 billion US dollars, as represented in Figure 3.3.
4. National Bank of Egypt (Egypt): This bank was founded in 1898, and has 510 branches nationwide. It is the oldest bank in Egypt, has a customer base of 14 million and total assets of 75.1 billion US dollars.
5. Nedbank Group (South Africa): This bank focuses primarily on the South African market and has 692 branches. The bank provides a variety of retail and commercial banking products and services. The total assets of the bank equate to 65.3 billion US dollars, as indicated in Figure 3.3 above.
6. Attijariwafa (Morocco): As depicted in Figure 3.3, the bank's total assets is 57 billion US dollars, it has 10 million customers and operates in 25 different countries. It is the market leader in Morocco and focuses on social development.
7. Groupe Banque Populaire (Morocco): The bank was established in 1878, operates in France and finances 20% of the French economy. The total asset value of the bank is 42.6 billion US dollars.
8. Investec (South Africa): This bank was founded in 1974 and operates in South Africa and the UK. It employs 8 700 people and the bank's total assets is 33.8 billion US dollars, as indicated in Figure 3.3 above. The bank focuses on private and corporate wealth and investment.
9. Zenith Bank (Nigeria): The bank was established in 1990, has a total asset value of 18.3 billion US dollars and has 500 branches.
10. Afreximbank (Egypt): The bank operates in Cairo and focuses on trade finance. The bank offers solutions, financing and support for import and export trading.

The total asset value of this bank is 14.3 billion US dollars, as seen in Figure 3.3 above.

From the discussion above, it is evident that out of the top ten banks on the African continent, five banks are South African, and the accumulated value of these banks equates to 395.4 billion US dollars of asset value, which is significant. This implies the importance of the South African banking industry as a whole.

The South African banking industry can be described as a well-established and controlled industry. As mentioned above, The South African Reserve Bank, known as SARB, is the central bank of the country. The banking industry consists of a combination of retail, commercial and investment banking institutions (Moyo, 2018). As mentioned above, BusinessTech (2020) highlighted that in 2020, the five major banks that dominate the market in South Africa are ABSA, Standard Bank, FirstRand Bank, Nedbank and Investec, as demonstrated in Figure 3.4 below.

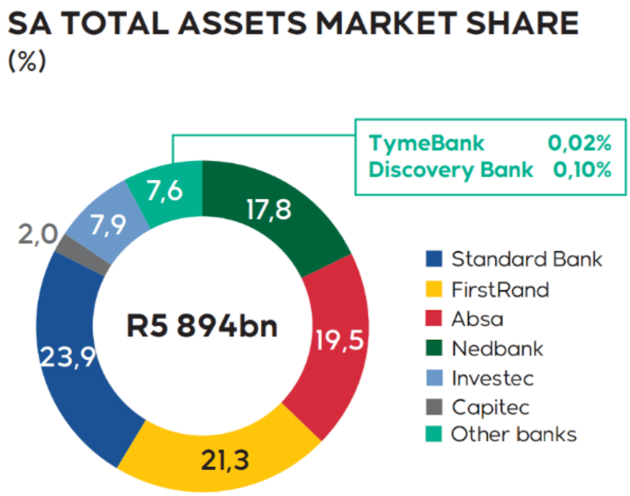

Figure 3.4: The biggest banks in South Africa

Source: BusinessTech, 2020:1

The five major banks are said to control the South African banking sector and collectively hold 90.4% of the total banking assets, as at 31 March 2020 (BusinessTech, 2020). These major banks face competition by smaller financial institutions, such as Capitec which is 2% of the total market, and other banks such as African Bank, Discovery Bank and TymeBank, to name a few, which constitute 7.6% of the total market, as depicted in Figure 3.4. There are a number of different types of banks that are licensed to operate in South Africa, and which are highlighted in Figure 3.5 below.

Figure 3.5: The banks that operate in South Africa

Source: Banking Association of South Africa, 2019:1

According to the Banking Association of South Africa (2019), the banking sector in South Africa consists of one central bank, two mutual banks, nine investment banks, 19 locally controlled banks and 14 branches of international banks, as depicted in Figure 3.5. Globally and locally, there are three different kinds of banks, as described by Baker (2021):

- Central bank: This is the main bank of a country, and its clients are other banks who deposit money and borrow money from them. The main role of a central bank in any country is to support and secure the banking system and the economy of that country. The functions of the central bank are to issue and manage currency, control the money supply, interest rates and to ensure that other financial goals of the government of the country are achievable. As previously mentioned examples of central banks include the SARB, The US Federal Reserve Bank, and the European Central Bank, to name a few.
- Retail or commercial banks: These banks provide banking and other financial services to consumers and businesses. Examples of these banks are First National Bank, ABSA, Standard Bank.

- Investment banks: This is a large financial institution that specialises in the securities industry. They assist corporations to access the capital markets such as stocks and bonds. An example of this bank in South Africa is Investec.
- Mutual banks: This is a financial institution which is primarily focused on savings by individuals. They ensure that deposits are protected and depositors are provided with interest. An example of this bank is VBS Mutual Bank and FinBond Mutual Bank.

The focal banking institution participating in the current study is classified as a retail and commercial bank which offers banking products and services to individuals and commercial customers. The above discussion clarified what the banking industry composes of, who the major banks in South Africa are in terms of assets, and what types of banks operate in South Africa. Shiling and Celner (2020) describe banks as imperative engines of growth in any economy, as they play multiple and crucial roles which will be discussed in the next section.

3.2.2 Role of banking in the economy

Banks are critical to any economy as they enact multiple roles such as financial intermediaries, asset owners, investors and employers (Shiling & Celner, 2020). Several research studies conducted by SARB (2012), Goncharenko (2018), Moyo (2018), Abel (2019) and Amadeo (2021) commonly expressed the importance of banks in an economy for the following reasons:

- Banks act as financial intermediaries by taking surplus funds from a depositor and lending it to borrowers to finance productive activities which contribute to the development of the economy.
- Banks are a source of finance and credit for households and different sectors like trade, agricultural, and retail, to name a few. For instance, farmers require finance for various aspects of farming to enable them to make their produce. Banks provide farmers with financial assistance.
- Banking institutions provide liquidity. When individuals or businesses require cash in case of emergencies, they are able to utilise their savings that they have accumulated or request for credit facilities.

- They promote capital formation, as banks pay interest for savings and investments. This encourages the population to save which will allow their savings to grow by earning interest. In the absence of banks, the value of surplus funds will not grow and will merely remain the same.
- They encourage and promote entrepreneurship by offering loans and advice to small businesses.
- Banks provide a vast range of financial services that ensure that an economy operates smoothly. They offer payment options that enable the easy transfer of money from one country to another, one bank to another, and among different recipients.
- Banking institutions help reallocate capital to economic activities that are positive to the society as a whole. For example, during COVID-19, banks assisted in providing COVID-19 loans to businesses that were in distress due to lockdown. This allowed these businesses to remain operational, and therefore, they were able to pay their employees. In the event that banks had not assisted these businesses, there would have be an increase in unemployment, which will impact the growth of the economy.
- Banks assist in the prosperity of the population, as they provide the financial means that enable people to invest in their future and improve their standard of living. For example, consumers can take a loan from banks to pay for their studies instead of waiting until they have saved enough funds. This will ensure that the population acquires education and expert skillsets that will help the economy as a whole.

From the above discussions, it can be said that banks play a vital role in the economy as they accumulate savings and route it to other sectors within the economy, thereby ensuring that the structured and efficient allocation of financial resources is achieved (Amadeo, 2021). Thus, it is important that when restructuring strategies are implemented, the impact on the performance of the bank should be minimised. As seen from the discussions above, if a bank is not performing, the economy will be affected. The next section of this chapter will present a brief discussion of how banks operate, give a description of the products and services banks offer, and the method through which these services are offered to customers.

3.2.3 Functions of banking

Since the importance of banking has been established by the previous section, this section will discuss how banks function.

3.2.3.1 The operating model of banks

According to Amadeo (2021), banking is an industry which manages cash, credit and other financial transactions. Banks offer clients saving and investment options which allow customers to deposit cash and receive an interest amount as a return (Baker, 2021). To make a profit, banks use the deposited funds and offer loans to customers that require finance, and charge a higher interest rate on loans than the interest they pay on deposited amounts (Baker, 2021). As mentioned previously, banks are governed by a central bank and every country has its own central bank that provides a regulated and legal framework that banks need to abide with (Amadeo, 2021). As mentioned earlier, in South Africa, the central bank is known as the South African Reserve Bank (SARB, 2012). The main purpose of SARB, from a supervision point, is to ensure that an efficient banking system is achieved in the interest of both the economy and people that deposit their funds with banks (SARB, 2012). The next sub-section will provide more detail on the products and services banks offer.

3.2.3.2 The product and service offerings of banks

The banking institutions in South Africa offer a variety of financial products and services that can be classified into transactional, investment, borrowing and insurance. Below is a brief discussion of these products (FNB, n.d; ABSA, n.d; Standardbank, n.d; Nedbank, n.d):

- Transactional banking products consist of products and services that include payments and cash management services that enable safe and secure transacting. Examples of transactional banking products include a cheque account, a debit card and credit card.
- Investment products and services relate to investment accounts and how consumers can grow their money by saving and earning interest. There is a vast range of investment banking accounts that differ according to the preference the customer wants in terms of accessibility of funds. Investment services include savings tips and tools to assist the customer on how to save and mitigate any risk.

Examples of investment accounts are the money market account, fixed deposit and access with notice.

- Borrowing products and services refer to funds that customers borrow from a bank to finance a car, purchase a property or expand a business. Examples of borrowing products include overdraft, personal loans, home loans and vehicle finance.
- Insurance products and services refer to the different types of insurance products that provide financial protection. These products range from life cover, car insurance, property insurance, funeral cover and estate planning.

The above products and services are offered to customers via a number of different channels which will be described next.

3.2.3.3 Ways of banking

The bank's products and services are offered to customers through several different channels, as depicted in Figure 3.6, such as the branch network, ATMs, Internet banking, the banking app, cell phone banking and partnerships with retailers.

Figure 3.6: The different ways to bank

Source: ABSA, n.d:1, FNB, n.d:1; Standardbank, n.d:1; Cortina & Schmukler, 2018:1

The different ways of banking are described below (Cortina & Schmukler, 2018):

- Branch network: This refers to physical branch outlets that a customer can visit to conduct their financial transactions with the assistance of a bank employee.

- Automated teller machine (ATM): This is an electronic branch that allows customers to complete financial transactions without the help of a bank representative (as seen in Figure 3.6 item D). Customers can withdraw and deposit cash, make transfers and perform payments at the ATM.
- Internet banking: This is an online banking service that allows customers of a bank to conduct a range of financial transactions via the bank's website, as depicted in Figure 3.6 item C.
- Banking app: This is an application that a bank provides to its customers who can complete a range of banking transactions remotely via a smart device such as a smartphone (refer to Figure 3.6 item A).
- Cell phone banking: This is the use of a cellular device to check balances, make transfers and payments.
- Partnerships with retailers: These are banks partnering with retailers such as Checkers, Shoprite, or Pick n Pay, to name a few, to allow customers to conduct financial transactions such as withdrawals or payments.

Meola (2021) stated that it is not simply enough to have a mobile banking app or online banking facility, as customers want additional features that will make their lives easier and allow them to bank conveniently. Thus, it becomes essential for banking institutions to offer clients innovative tools to manage their financial position, and reward programmes to encourage digital use. These innovative features of a banking app consist of ways a customer can manage their money, provide budgeting tools, and allow customers to easily check their credit status. For example, FNB provides a digital solution called NAV which refers to navigate, and this solution is designed to allow the customer to navigate for home, car, money and wellness solutions by using their banking app (FNB, n.d). The NAV feature of the banking app also enables the customer to view their financial position, to check what debits are due for the month, to ascertain if they able to meet these financial obligations and to request financial assistance if needed.

In addition to features on the banking app, banking institutions offer different reward programmes to create value for a customer, and this enables banks to attract and retain customers. Banking institutions reward customers in terms of the way they bank, the number of financial products a customer has, and the number of transactions that a customer performs on a monthly basis. These rewards are paid into a reward banking account that allows the customer to purchase items from partnered retailers, fuel partners and online partners, to name a few. For instance, Standard Bank offers UCount rewards and customers receive monthly rewards which they can use to purchase from Dischem stores or fill up fuel at Caltex (Standardbank, n.d). This results in a savings to the customer, and it encourages customers to get the maximum rewards possible so that they can reap bigger rewards, which are beneficial to the bank as well.

From the above discussion it becomes clear how banks make a profit and the different products and services that banks offer. It becomes necessary to understand the general structure of banks in South Africa, and the next section will provide this detail.

3.2.4 Structure of a banking institution

According to Weedmark (2020), banking institutions have a pyramid-shaped hierarchy structure, where the top level of command is the CEO. Below the CEO is a leadership team. Each leadership member has a team which consists of management and employees who are responsible for operational activities in a bank, as represented in Figure 3.7 below (Weedmark, 2020).

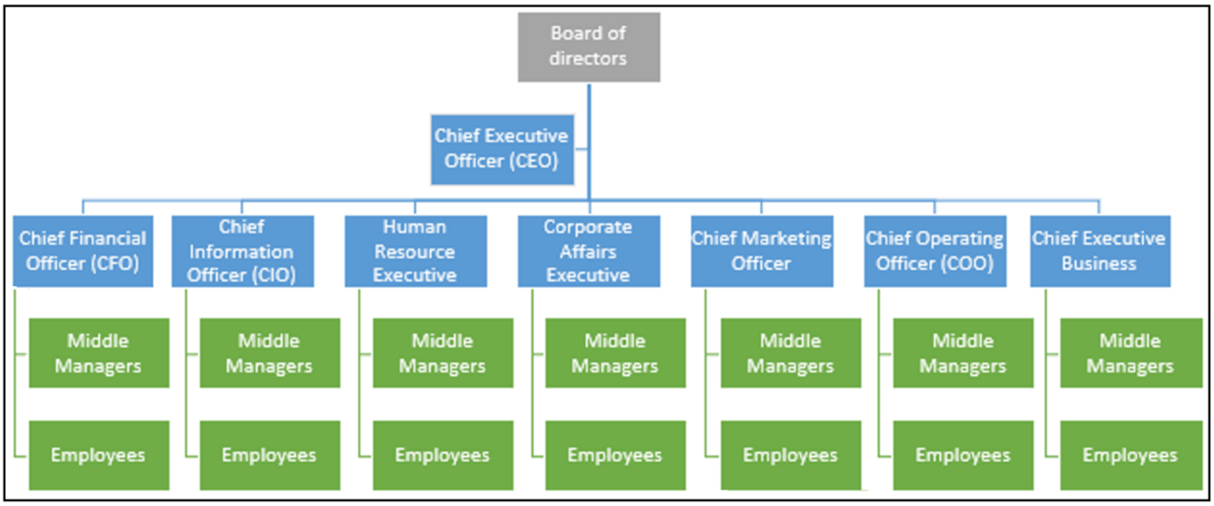

Figure 3.7: The generic structure of a banking institution

Source: Weedmark, 2020:1

Below is brief description of each of these roles within a banking institution (Garcia, 2019):

- Board of directors: The group of individuals appointed by the shareholders of the bank who are accountable for safeguarding the shareholder's interest.
- Chief Executive Officer (CEO): This individual is responsible for the day-to-day management of the bank, and developing strategies and plans to ensure the delivery of short-term and long-term objectives. The CEO is normally at the top of the hierarchy, as seen in Figure 3.7 above.
- Leadership team: These are executives who are responsible for a specific area of a bank. For example, a Chief Financial Officer (CFO) is responsible for the finance area of the bank, and therefore, will manage the responsibilities to ensure the success of this department.
- Middle management: This is the intermediate level of a bank that is responsible for day-to-day tasks, and to ensure that the necessary activities are carried out by operational employees to meet the overall objectives of the bank.
- Employees: These are employees that perform the day-to-day activities and represent the lowest level of the hierarchy of a bank, as represented in Figure 3.7. For example, a customer service representative, a bank teller or an account opening officer.

As mentioned in Chapter 2, the focus of this study will be on middle management, as this is the level between the top management and employees and they are therefore critical in implementing a restructuring strategy. Hermkens and Romme (2020) explained that middle management is able to influence and motivate employees to strategically move in a certain direction. For this reason, the current study focused on middle management sharing their valuable insights on the effects of restructuring and lessons learnt from past restructures.

The scholars, Re, Zucchella and Magnani (2020) stated that banking institutions constantly face opportunities and threats that are present in the environment in which they operate, therefore, it becomes necessary for organisations to acquire new and better ways of operating and to adjust to new trends in the market. As mentioned in Chapter 2, research conducted by Agunda (2014) and Daniel (2020) indicated that a common way banks adapt to their environment is by implementing restructuring strategies that involve a change in the structure or business processes, and this affects the culture of a bank, as it entails a change in the way decisions are made, unlearning old ways of doing things and developing new competencies.

According to Forbes (2020), banks have realised that evolution is necessary, and they cannot afford to operate in the traditional ways of banking while still hoping to stay relevant in the global economy. Banking institutions need to focus on finding new and innovative banking solutions that are customer-centric. The next section of this chapter will describe in detail the different aspects present in the banking environment that have contributed to banks evolving.

3.3 FACTORS AFFECTING BANKING INSTITUTIONS

Banking institutions operate in a highly competitive and ever-changing environment. Banks are constantly faced with challenges and the need to adjust their operating models and adapt to trends present in the environment to stay relevant and profitable in the industry (Agolla, Makara & Monametsi, 2018). Studies by Wingard (2020) and Meola (2021) found that the factors that influence banks to change are technology, competition, changing customer behaviours, regulations, and economic recessions, to name a few. These factors have contributed to a complete transformation of banking and will be discussed in more detail below:

3.3.1 Technology

Technology has transformed the banking industry, the way banks operate, and the way banks interact with their customers. Kundu (2021) mentioned that today's banking experience has changed drastically from that of ten years ago, and one of the factors that has contributed to this change is the ongoing emergence of new technologies, also referred to as digital disruption. According to Kalaitzakis (2020), the initial revolution that discovered the interconnection between technology and finance was the launch of the first ATM (Automatic Teller Machine) in 1967, which was installed in London by Barclay's Bank. As mentioned earlier, the ATM is a device that allows customers to perform financial transactions, therefore eradicating the need to visit a physical bank branch (Time, 2019).

During the 1990s, after the introduction of the World Wide Web, banks, such as Well Fargo and ING, presented a new banking functionality to customers using their computers, called internet banking (Kalaitzakis, 2020). This new innovation allowed customers to log onto the bank's website to view balances, to transfer money and make payments. As technological advances increased, banks shifted their product and service offering to mobile banking options (Agolla *et al.*, 2018). According to Morrison (2021), the mobile banking revolution took place in 2008, when cell phones were converted into smartphones that mimic the capabilities of a computer. Mobile banking allow customers to complete their banking wherever they are using their mobile devices to log onto an application (Morrison, 2021).

Researchers, such as Mujinga, Eloff and Kroeze (2018), Kalaitzakis (2020) and Jennings (2021), commonly mentioned that as banking institutions changed, the way they offered products and services to customers using innovative technology solutions, the traditional banking methods such as issuing cheques and the use of the branch networks slowly began to disappear. As the digital era evolved, the perception of using technology changed, as it was no longer a means of merely accessing banking accounts but was rather used to offer customers a variety of financial options, such as banking, payments and financial management through the use of smart phones and tablets (Al-Ajlouni & Al-Hakim, 2018). This is evident from the variety of ways that consumers can conduct financial transactions, such as payments and transfers, as discussed in Section 3.2.3 of this chapter.

Makara and Monametsi (2018) and Hough and Chan (2018) stated that the way technology has transformed banking is visible in the fact that customers can transfer between accounts, between banks, and even from one country to another country without the need to visit a branch. Furthermore, customers are able to transact at any hour using innovations such as smart phones to swipe, tap and go, view balances, set up monthly budgets on banking applications, and track saving goals. An example of this is that a customer can transfer between accounts and make payments using their banking app which is available seven days a week 24 hours a day.

Cohen (2021) maintained that in the new technology era, digital banking has become the norm, and banks need to ensure that the interaction with customers, whether via email, banking app, chatbot or service agents, is quick, value-adding and consistent. As Hough and Chan (2018) clearly articulated, technology provides capabilities that can allow easy and convenient banking options for customers. For instance, technology allows banking services to be available at all hours, and allows customers to transact at their place of convenience. An example of this change is the use of the e-wallet service that allows a customer to transfer money to anyone that has a cell phone number. A customer receiving funds via e-wallet merely enters their cell phone number and a unique pin number at the ATM to withdraw the funds. BusinessTech (2021) stated the number of customers sending and receiving money using e-wallet has increased drastically and FNB, as an example, has 7.3 million customers active on e-wallet and an amount of R28 billion is transferred using this service yearly.

The driving technologies in this digital age have given rise to the fourth stage of the industrial revolution (The Fourth Industrial Revolution or Industry 4.0) in which banks are adopting concepts and systems such as CYBER physical systems, the Internet of Things (IoT), Internet of Services (IoS), robotics, artificial intelligence (AI), big data, and cloud manufacturing, to name a few (Pereira & Romero, 2017). The industry 4.0 represents a new stage in banking or any business in which technologies are used to embrace future developments, ultimately, breaking away from the traditional methods of operating and the achievement of efficiencies (Ślusarczyk, 2018).

Technological innovations such as social media, cloud storage, internet usage, AI, robotics and biometrics allow banks to automate and streamline their processes to be able to deliver financial products and services digitally to its customers (Kalaitzakis, 2020). An example of technological innovations is the introduction of biometric authentication on the banking app which enables customers to access their banking accounts using their fingerprint authentication. This innovation assists customers, as there is no need to remember passwords and it ensures added security as only the owner of the banking account can access their banking information.

Another common trend that technology has given rise to in banking today is the concept of big data (Quest, Elliott, Taliente & Hook, 2020). It is no longer a matter of merely collecting and storing data; banking institutions can use data as a powerful tool that will enable them to gather data from customer interactions and behaviours, to allow them to proactively analyse and forecast customer requirements and preferences (Forbes, 2020). As stated by Kundu (2021), with recent advancements in technology, banking institutions are in a better position to utilise data effectively to understand their customers and to support them to accomplish their financial ambitions. For example, banks can use data to predict that a customer is always experiencing a shortfall during a certain period of the month and is therefore unable to pay debit orders. Based on what the customer qualifies for, the bank can offer an overdraft facility to assist the customer.

Cohen (2021) mentioned that even though the banking industry has become more digitally orientated, banks can use the role of service agents as an advantage. For example, chatbots can assist for quick and simple query resolutions, however, banks still require service agents that are actual employees that can communicate via digital channels with customers to resolve more complex queries. An example of this service can be seen at FNB, which offers a relationship agent that is available 24/7 through the banking application (FNB, n.d). Thus, banking institutions need to ensure that their interaction with customers consists of a combination of digital and human interaction.

Apart from banking institutions using technology to deliver innovative products and services to customers, banks are also making use of technology to improve their processes internally. Banks use innovative technology options to automate repetitive tasks which will allow employees to focus on valued-added tasks which lead to improved efficiencies in the banking institution (Forbes, 2020). For example, for a customer to be granted a credit facility requires a number of checks, such as a credit report, how a customer conducts their bank accounts, and affordability, to name a few. Previously a bank representative needed to log onto multiple systems to check and print the results of these checks. Today using automation, a bank employee can merely click a button that calls up a number of services and returns an outcome. The end result is that there is a quicker response to a customer and the bank has a more efficient way of working.

In addition to automating processes, banking institutions are also using technology to embark on the new journey of platform thinking which enables the sharing and reuse of customer information securely (Wingard, 2020; Meola, 2021). For instance, a customer can supply their identity documents once off and every department will have access to this information. This will assist in convenience for the customer and also enables the bank to save costs internally and move their focus on more value-added initiatives.

From the discussions thus far, it can be said that technology disruption has transformed the way banking occurs and how internal processes are executed to deliver value to customers. With this said, it can be articulated that there is a need for banks to relook their strategy and focus on how to optimise, create capabilities and reuse capabilities to proactively engage with customers to allow them to be ahead of their competitors. Thus, restructuring is inevitable and a change in culture will be eminent, as banks need to change their way of thinking and operating to create these innovative ways to bank. In addition to the new ways of banking, Alva (2018) mentioned that technology has also resulted in an increase in competition, as discussed below.

3.3.2 Competition

In the banking industry, banks operate in a highly competitive environment in which competition exists among different banks and with other non-banking institutions (Coetzee, 2018). For example, within the banking industry there are major banking players such as ABSA, Standard Bank, FNB and Nedbank, while there are non-banking institutions, such as Checkers, a retail store, offering Easy pay options and Money Market.

Moyo (2018) argued that competition in any industry is important as it motivates a robust market, it inspires banking institutions to be innovative and it ensures that organisations offer the best price and quality to customers. While competition is important in any industry, banking institutions need to either be ahead of their rivals by launching solutions before competitors, or they need to adapt and embrace changes brought by competitors, and provide the latest innovations to their customers (Quest *et al.*, 2020). For example, due to the COVID-19 pandemic, many organisations implemented contactless payment options which have become a trend in banking (Oosthuizen, 2021). An example of a contactless product is the Quick response (QR) code payment option, which allows customers to use their phones to scan a QR code at a retailer or restaurant to make payment. In this instance, banks need to adapt and offer the same or similar product offerings to retain their customers and survive in the market.

It is vital to recognise that all banking institutions offer the same products which range from investments, transactional accounts and credit-related products, as indicated in

Section 3.2.2.2. The only way banks can differentiate themselves from their competitors is by offering customer focused solutions that are based on competitive pricing, convenient ways for customers to interact, and differentiating reward programmes (Wood, 2019). The idea of reward programmes is essentially the same but the level of rewards and partnerships with retailers allows differentiation.

According to Coetzee (2018) and Hutton, Bhana, Allen and Nursoo (2019), the increase in competitors in the banking environment has grown significantly. Below is a summary of these new entrants:

- Bankzero: This bank primarily functions off an app on smart devices, and the concept of no physical branches has been adopted. The focus is transactional and offering low fees.
- Discovery Bank: Discovery, the insurer, expanded its business by offering a full-service banking facility by means of digital channels. The idea was to leverage off their client base of insurance and medical aid customers as a source of leads.
- Capitec: The strategy of this bank is to increase branches and offer products and services that do not differentiate among different customers.
- PostBank: The aim is to provide affordable banking services through the post offices network and to reach the lower end of the market.
- Fintech companies: Fintech companies can be defined as companies that adopt innovative technologies and operating models to offer financial facilities to customers. The entrance of Fintech companies and non-bank start-ups is significant, as they focus on simpler ways of performing financial transactions and focus on improving the customer experience. As a result of not having legacy systems, they are able to effortlessly adapt to offer product and service options that are easy, cheap and convenient, which expose traditional banks operational inefficiencies. Examples of Fintech companies in South Africa are SnapScan, Selpal and Walletdoc that provide customers with a variety of payment and transacting solutions.
- Neobanks: They provide banking services that are digitally orientated. These mobile banks offer only an account and card as their own product, all other products and services are outsourced through partnerships with other FinTech companies. By entering the banking sector these banks pose a risk to the

traditional banks' market share. An example of a neobank in South Africa, is Tymebank who rolled out their solution in kiosks located in supermarkets, such as Pick n Pay and Boxer, to offer customers deposit and transactional options.

The impact of new entrants has caused traditional banks to reconsider their way of operating and the way they interact with customers. Banks need a new strategy to deal with the increase in competition, and this may entail a reconfiguration of the current ways of work. It is also important to note that even though competitors launch new services or products with the use of technology, the adoption of these innovative offerings is dependent on customer behaviour, as discussed below.

3.3.3 Changing customer behaviours

From the discussions thus far, it can be said that both technology and competition are contributors to change in a customer's behaviour. While technology can be used to deliver innovative products and services to customers quickly, competitors frequently utilise technology to provide solutions that address the frustrations customers face. Both technology and competition have slowly shaped new trends in the market and increased customers' expectations. It is important to note that while concepts such as competition and technology were discussed earlier, they are interlinked and have influenced customer behaviour, therefore, this section will touch on these concepts again from a change in customer behaviour perspective.

According to Alva (2018) and Arora and Singh (2019), customers have been influenced by technology, for example, a common trend is that customers are constantly online, they do not like stress or complexity, and they want immediate, digitised banking solutions that are available on their smart phones. Kalaitzakis (2020) concurs and states that there has been a change in customers' behaviour and preferences, as modern customers tend to choose banking options that are easy and convenient to use. As Wingard (2020) and Meola (2021) stated, in today's world consumers are said to be more informed and require convenience and speed in banking instead of visiting a physical branch. Customers require additional features that give them more control over their banking needs. For example, customers want to request a new card or open a new banking account digitally instead of visiting a physical branch.

The change in customer behaviour can be viewed amongst millennials (born between 1980 and 2000) who prefer to shop online, purchase banking products and services online, and primarily use their smart devices to complete the majority of their daily activities (Arora & Singh, 2019). With this change brought by this generation, there is a definite need for banking institutions to ensure that their products and services are available on a digital platform.

In addition to the above, Hough and Chan (2018) highlighted that as technology has progressed, the development of the new ways of banking have become essential, specifically, as the expectations of customers in terms of turnaround times have increased; the availability of banking services has extended through the use of technology innovations; customers expect easy and convenient ways of banking at low and competitive pricing; customers are rewarded for using digital channels; and customers are now in full control of their finances. A typical, and yet, simple example of this transformation is that years ago if a customer wanted to view their account balance, they would need to visit a branch during operating hours and get the help of a bank employee, but today a customer can log onto their banking app and view their balances which are available in real time.

A study by Bellens (2020) indicated that prior to the COVID-19 pandemic, consumer behaviour was changing due to technology and digitisation, however, the pandemic has accelerated certain consumer behaviour changes, as described below:

- Change in the way customers bank: According to Bellens' (2020) study, 43% of customers interviewed confirmed that they use the branch network less.
- Decline in the use of cash: Customers were concerned that physical cash could result in spreading the virus and as a result of this concern there has been a decline in the use of cash. The study also revealed an increase in use of contactless options and purchasing online.
- Increased need of support initiatives by banks: Customers expect banks to be supportive, act ethically and assist them through this crisis by offering debt relief programmes and funding.
- Increase in the need for flexibility and security: Customers expect support from banks to help them to obtain financial stability again. In addition, it is anticipated

that 26% of customers will invest more to be better equipped for the future by taking on insurance, savings and income protection products.

From the above, it can be said that customer behaviours have definitely changed due to technology and preferences and will continue to change in the future. Thus, there is need for banks to be prepared and engage in these new trends to allow them to be the first to deliver innovative solutions. As Pilcher and Marous (2021) stated, it is imperative for banking institutions to deliver value to the customer by engaging in strategies that aim to improve transparency and social responsibility, improve customer support, and reduce costs to the customer.

It is important to recognise that the employees of a banking institution are consumers as well, therefore, they are aware of new trends. Thus, employees can be an important source of new ideas, and it is vital that management should encourage a culture that values innovation and new creative ideas. It is important to note that even though the banking environment is both competitive, customer- and technology-driven, it is also highly regulated. The next section will discuss the regulations and how this has resulted in changes within banks.

3.3.4 Regulations

After the global financial crisis of 2008, regulations in the banking environment were tightened in an attempt to avoid a financial collapse (Jennings, 2021). According to Meola (2021), regulatory and banking acts came into effect to protect the consumer and to ensure that banks comply with regulation and implement the controls to meet the requirements. As a result of regulations, banks needed to make the necessary changes to ensure that they comply with the requirements, and avoid penalties and the revoking of their license to operate.

In South Africa, there are many regulations that banks must abide by, such as the National Credit Act Information regulatory, Financial Intelligence Centre Act (FICA), Financial Advisory & Intermediary Services Act (FAIS), Protection of Personal Information Act (POPI) and data protection laws, to name a few (Webster & Vallie, 2021). These regulations have resulted in banks changing the way they conduct business. For example, as a result of banks going digital, there is a risk of cybercrime and customer data being exposed, therefore, a new regulation to govern this process has emerged and banks need to assure regulators that processes are in place to prevent any risks. For instance, the POPI Act (Protection of Personal Information Act) was introduced to protect the customer from data breaches. Banks need consent from customers to view banking information and perform functions that require access to the customers' personal information. In this instance, there is a change in process, as employees need to request consent prior to accessing a customer's bank account, thus affecting the normal way of doing things and employees must behave in a way that protects the bank.

In addition to the above, Kalaitzakis (2021) mentioned that there has been an ease of strict regulations, as previously, only banks could access financial data and perform transactions on behalf of customers. Today regulations obligate banks to permit third party access to the bank accounts of customers who have approved it (Kalaitzakis, 2021). The result of such changes to the regulation allow Fintech companies and start-ups to use innovative technology solutions to provide services related to banking products such as transfers and payments.

In response to Fintech companies entering the market, Forbes (2020) suggested banks can merge or acquire these start-ups to offer customers easier and low-cost ways of banking. Noya (2019) supported this and indicated that banking institutions are in a better position than smaller entrants to the market, as banks are established with the required capital, known brand and customer relationships, therefore partnerships with Fintech companies will be beneficial for banks. As a result of these types of partnerships, Fintech companies will become customers to banks instead of competitors (Alva, 2018). An example of a Fintech company and partnership with a traditional bank is ABSA and Walletdoc, offering users a smart, safe and easy way to pay their bills such as monthly subscriptions and utilities (Timm, 2019).

As it has been discussed above, regulation either results in additional compliance for banks, or an ease in regulation could result in new entrants. This ultimately means that banks need to make decisions to restructure their internal processes to adhere to regulation or to engage in mergers and acquisitions with new entrants. Inevitably this results in some form of change in any banking institution. The next sub-section will discuss the economic challenges that compel banking institutions to undergo change.

3.3.5 Economic recessions

The role that banks play in the economy was discussed in Section 3.2.2. This section presents a discussion of the factors that cause an economic recession and the effect it has on banks. According to Investopedia (2020:1), an economic recession is caused by financial and economic factors that cause a significant decline in economic activity across a country or the world, and which lasts for a few months. Factors that cause an economic recession include a decline in manufacturing, high interest rates, deflation, and stock market collapse, to name a few (Amadeo, 2021b). As mentioned earlier, the COVID-19 global pandemic can be used as an example, as during lockdown most businesses were forced to close to avoid the spread of the coronavirus. The result of this is that manufacturing slowed down, customers spent less, and unemployment increased, which resulted in a recession. The impact of the COVID-19 pandemic will be discussed in detail in Section 3.4.

With reference to recent events, such as the COVID-19 pandemic, one can clearly articulate the need for banks to restructure the way they operate and interact with their customers. Since the inception of the COVID-19 pandemic in 2020, banking institutions have experienced pressure to respond to changing customer behaviour and the negative consequences the pandemic had on the economy, which in turn, affected customers' ability to pay their obligations (Quest *et al*., 2020). As a result of COVID-19, banks have been forced to perform the majority of their operations virtually through the use of technology, such as hosting meetings virtually both internally for team meetings and externally with customers. Banks have also been compelled to ensure that all financial services are available digitally to the customer and to change their debt collection strategy by accommodating the non-payment of debt during lockdown and to offer customers solutions to alleviate the pressure of economic crises.

Cohen (2021) argued that the pandemic had resulted in two major changes such as digital banking becoming the new way of banking and banks had to change their collection process on debt from aggressive to a more sympathetic way to assist customers in getting out of debt and retaining loyal customers. An example is that previously a customer would be informed of the overdue status and that funds need to be paid, alternatively customers will be handed over to the legal department for the collection of funds. Today, banks must assist customers with a plan to get out of debt by consolidating their debt and offering a reduced repayment option. From the above, it can be understood what changes present in the environment cause banks to engage in restructuring strategies which affects the way banks operate. The next section provides a brief overview on the future of banking.

3.4 FUTURE OF BANKING

Although the impact of COVID-19 was briefly discussed, the pandemic has influenced the future of banking, and therefore, this impact will be revisited in this section to discuss the changes that can be foreseen for the future. The COVID-19 pandemic has been an economic shock that has changed the way most organisations operate. In Figure 3.8 below, Shiling and Celner (2020) highlighted that the global trends have either accelerated or decelerated because of COVID-19. The use of contactless technologies, employees working remotely, the focus on cost reduction, and consumer safety, the banks' corporate responsibility, and partnerships to enable innovation have been a future strategy for banks, however, as a result of COVID-19, these strategies have been rushed to the forefront, as it can be seen in Figure 3.8.

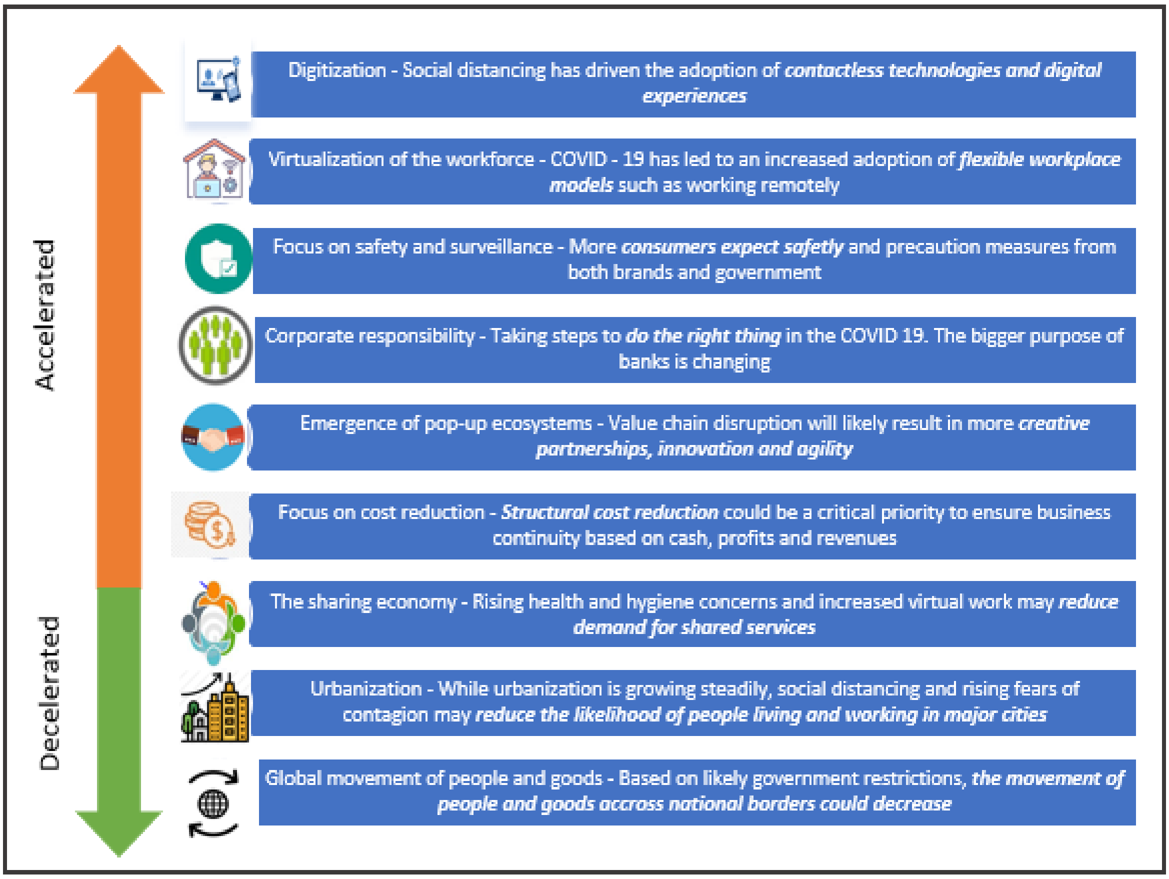

Figure 3.8: The global trends affected by COVID-19

Source: Shiling & Celner, 2020:8

As shown in Figure 3.8 above, contactless technology and remote working became the top priority for banking institutions. It also can be noted that because of COVID-19, banks needed to ensure that when customers enter the branches, the necessary measures were in place to assure the customer's safety, which is demonstrated in Figure 3.8 as the focus on safety. As a result of COVID-19, the idea of sharing services, people wanting to work in cities, and the movement of goods and services has slowed down. This is primarily due to the fear of the spread of the coronavirus and the need to avoid overcrowded places.

In addition to the above, Prinsloo and Roopnarain (2020), Forbes (2020) and Shiling and Celner (2020) expressed the following as common changes that banks can expect in the banking industry post-COVID-19 pandemic:

- A visible change is seen in the digital volumes in the banking sector that has increased substantially. Banks are expected to embrace the accelerating of technology and focus on digitising the customer experience and improving internal capabilities. The role that technology plays in both creating a better experience for customers and for optimising internal processes is imperative. For instance, banks need to automate processes internally to ensure that they deliver rapid and efficient services to the customer. Thus, there is a need for banks to promote a culture where employees look for opportunities to reduce manual tasks and embrace the use of technology.
- There will be increased pressure for banks to improve customer engagement by implementing a combination of digital and human interactions that provide excellent service and innovative solutions to the customer. For example, while customers can apply for loans online, banks need to implement solutions that easily transfer this loan application to the credit department for approval. The process needs to be smoothly executed on the frontend so that customers do see these handoffs but get a quick response on the payment of a loan. Banks need to encourage new ways of working and explore ways to improve the customer experience. This entails banks relooking their current operating model and determining where improvements can be made that will add value to the customer.
- A new competitive landscape is evident where continuous innovation is a necessity, therefore, banks will need to consider partnerships with start-ups and

Fintech companies to fast-forward their banking solutions and enhance their way of operating. As the result of this new competitive landscape, banks may find themselves engaging in mergers and acquisitions to automate services, and restructure their product and service delivery options.

- Banks need to embrace the lessons learnt from the pandemic and incorporate it into their organisational culture to secure their future success. For example, innovation is the new trend, and employees are an excellent source of innovation as they are aware of the frustrations that customers face or even complain about. Therefore, banks need to promote a culture of innovation and create smart new ways of working.
- The need for banks to develop a new talent model has surfaced. Banks need to focus on creating flexible teams, that foster knowledge sharing and collaboration which will allow teams to come together for a specific purpose. Banks will need to redesign their team structures to speed up decision-making.
- The new era of working remotely has accelerated and banks need to ensure there is a balance of remote and onsite working arrangements. At the same time banks need to implement proper planning to stimulate productivity, creativity and teamwork with this new model of working. Banks need to focus on employee wellness in this new work arrangement, and therefore, they need to implement initiatives to assist in this transition. Banks need to understand how this new work arrangement will impact culture and what strategies need to be implemented to ensure that the culture of the bank is not negatively affected.
- As the need to go digital arises, information exposure on different platforms becomes a concern. Therefore, banks need to focus on how to enhance data security and to ensure that the proper measures are in place to manage privacy.
- The concept of data analytics has accelerated and will continue to move forward. Banks need to develop strategies on how to use data proactively to deliver banking options to customers based on their need and patterns of transacting.
- Banks would need to recognise that there will be a continuous need to improve their business models, and therefore, a need to engage in new ways of doing business.

From the above, it can be said that the pandemic has either brought or accelerated changes within banks, and for banks to succeed in the future, they need to proactively adapt to these changes. As similarly stated by Pilcher and Marous (2021), banking institutions aiming to remain competitive need to invest in the key components that create value to the customer. These key components need to be incorporated into the organisational culture of banks, and this includes creating new ways of engagement that focus on speed and simplicity, exploring ways that are outside financial services that will make a customer's life easier, using data and analytics to provide recommendations to customers, and focusing on customer-centricity (Pilcher & Marous, 2021).

To summarise the above discussions, it can be said that there is a need for banks to restructure in some way or another. From the changes banks can expect in the future, they need to either remodel their operations, relook at strategies to implement innovative solutions, possibly merge or acquire smaller entrants, redefine the way banks function internally, and reconfigure how they deliver value to customers. In their attempts to keep up with the trends and engage in transformations in technology, competition and data, banks will ultimately need to implement some form of restructure. In essence, these new trends change the way things are done in any organisation, the mindset of employees, their beliefs and values. Thus, it is important to note that restructuring can affect the culture of a banking institution.

3.5 SUMMARY

This chapter presented an overview of the general banking industry, a description of the different types of banking institutions and a discussion of the role of banking. A brief description of how banking evolved and a detailed discussion of the South African banking industry were provided. A composition of the banking industry in South Africa was provided, the products and services offered and the factors that result in changes in banks were explained. Lastly, the focus of the future of banking was described. To summarise, it can be said there is a need for banks to restructure and this need arises from the ever-changing environment that banks operate in. Even though traditional banks are facing challenging times, they are in a better position than new entrants because of their established market footprint and the trust consumers have in traditional banks. For banks to remain operational, they need to assess their environment and adapt by restructuring their business models and ways of reaching customers. The next chapter will provide a detailed explanation of the research methodology that was used in this study to gather, analyse and report on the results.

CHAPTER 4:
RESEARCH METHODOLOGY

4.1 INTRODUCTION

As explained in Chapter 1, the focus of this study is to explore the impact of internal restructuring on the organisational culture within a banking institution in South Africa. The purpose of this chapter is to provide a detailed explanation of the research methodology that was followed in the current study. This chapter will describe the steps in the research process in the context of the study, and will provide a status update of each step. In addition, a detailed description of the research design, sampling method, data collection instrument, and data analysis process will be provided. Further to this, an outline of the interview guide is provided that was used in the interviews conducted, together with a discussion of the pilot testing of the data collection instrument. Lastly, the strategies that the researcher used to ensure trustworthiness of data will be explained.

4.2 THE RESEARCH PROCESS

A research process is defined as a method that involves a number of sequential steps that form the basic structure of a research study (Dudovskiy, 2018). As stated by Blumberg, Cooper and Schindler (2014), the key components of a research process encompass the identification of the research aim, research proposal, research design, data collection, data analysis and presentation of the findings, as highlighted in Figure 4.1 below.

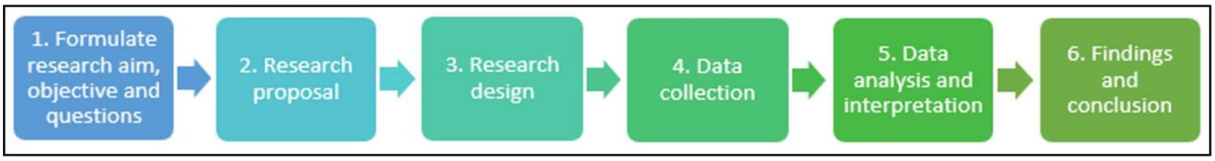

Figure 4.1: The research process

Source: Blumberg *et al.*, 2014:45

The steps in the research process, as presented in Figure 4.1, within the context of the current study will be explained as described by Blumberg *et al.* (2014) and Dudovskiy (2018) in the sections to follow.

Step 1: Formulate research aim, objectives and questions

The first step of the research process, as seen in Figure 4.1, is to define what the research study intends to achieve or solve and to identify the appropriate research questions that need to be answered to realise the research objectives of the study. As mentioned in Chapter 1, the ***primary objective*** of the current study is to explore the impact of internal restructuring processes on organisational culture in a banking institution in South Africa from a middle management perspective.

The following ***secondary objectives*** are required to achieve the primary objective of this study:

- To determine the effectiveness of the internal restructuring process as perceived by the middle management.
- To determine whether and how the internal restructuring process affected the trust of employees as perceived by middle management.
- To determine whether and how the internal restructuring process has affected the employee's motivation as perceived by middle management.
- To determine whether and how internal restructuring impacts the communication between employees as perceived by middle management.
- To determine whether and how internal restructuring impacts the values, beliefs and traditions of an organisation from a middle management perspective.

To achieve the research objectives of this study, the following primary and secondary research questions were formulated:

Primary research question: What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?

Secondary research questions:

- What is the effectiveness of the internal restructuring process as perceived by the middle management?
- How has the internal restructuring process affected the trust of employees as perceived by middle management?
- How has the internal restructuring process affected the employee's motivation as perceived by middle management?

- How has internal restructuring impacted the communication between employees as perceived by middle management?
- How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?

Step 2: Research proposal

As presented in Figure 4.1, the second step of the research process is to prepare a research proposal, which is a structured plan to explain the topic to be researched, and to provide a motivation and a background to the study. In addition, the research objective and questions were stated, and a brief outline was provided that explains how the problem was investigated. This step of the research process is described in Chapter 1 of this study.

Step 3: Research design

This step involves the overall strategy that the researcher used to complete the current research study, and will be explained in detail in this chapter under Section 4.3.

Step 4: Data collection

Data collection is the fourth step of the research process, as depicted in Figure 4.1. This step involves the collection of the primary and secondary research data. This step will be discussed in more detail in Section 4.4 of this chapter.

Step 5: Data analysis and interpretation

The fifth step of the research process is the analysis of data and interpretation of the data that was collected. The process to complete the analysis will be briefly explained in Section 4.5 of this chapter, and the detailed discussion will be found in Chapter 5 of this dissertation.

Step 6: Findings and conclusion

This step is the final step of the research process, as presented in Figure 4.1, and it involves the documenting of the findings of this study and reaching of conclusions. An overview of this step will be provided in Section 4.6, and a comprehensive discussion will be completed in Chapter 6 of this dissertation.

4.3 RESEARCH DESIGN

According to Gravetter and Forzano (2016), a research design can be defined as a detailed plan or overall strategy on how the researcher chooses to complete the different components of a research study. In order to answer the research questions of this study, as articulated in Chapter 1 and above, the appropriate research design must be identified and adopted. In addition, a research design contains the methods that will be used to collect and analyse the data.

Figure 4.2 below presents the elements of a research design, as highlighted by McCombes (2021). These elements will be discussed in the sections that follow.

Figure 4.2: The elements of a research design

Source: McCombes, 2021:1

4.3.1 Research design strategy

According to Blumberg *et al.* (2014), the first component of a research study involves the researcher determining the research paradigm, type, purpose, time frame, scope and environment in which the study will be undertaken. These aspects will be discussed in the section below.

4.3.1.1 Research paradigm

As described by Rahi (2017:1) the term “paradigm” refers to a group of beliefs and agreements on how problems are to be understood, how we interpret the world and conduct research. In addition, Alharahsheh and Pius (2020) explains that a research paradigm guides a researcher on the recommended research method to be followed.

According to Rahi (2017) and Alharahsheh and Pius (2020), there are two commonly research paradigms namely:

- Positivism – this approach is based on the concept that the reality remains constant therefore it can be described through an objective view. In a positivism approach, the importance is given to generating data based on facts without being influenced by a concept of a researcher. Some of the features of this type of approach is that it tends to produce quantitative data, requires a large sample size, reliability is high, validity is low and generalisation from the sample can be made relative to population.

- Interpretivism – The purpose of interpretivism is that it is used to explore the perspective and experiences of people and it is used to obtain a deep understanding of a concept. In this type of approach, qualitive data is produced, it requires small samples, data is considered to be rich and subjective, reliability is low, validity is high and generalisation occurs from one setting to another.

In this current study, the interpretivist paradigm was used as this study is qualitative in nature. In addition, the use of this paradigm allowed the researcher to gain an understanding through seeking the experiences and perceptions of middle managers.

4.3.1.2 Types of research design

Gray (2017) maintained that there are four approaches to a research study, namely, the exploratory, descriptive, explanatory and interpretive approaches, which are briefly described below:

- Exploratory research is conducted when there is not much information known about the research topic being investigated. The researcher chooses this type of research design when a researcher seeks to explore a new phenomenon.

- Descriptive research describes aspects of a situation and depicts how things are related to each other. This type of research is conducted to obtain an accurate view of a particular phenomenon by determining the 'who, what, when, where and how' to be able to answer the research questions and objectives of a study.
- Explanatory research seeks to explain the how and why questions of a situation. Using this type of research approach, the researcher is able to develop causal relationships between the variables in a study. This type of research is commonly referred to as causal research.
- Interpretive research is used when a researcher would like to explore people's experiences and their viewpoints of these experiences. This approach is associated with qualitative studies that are inductive in nature.

The current study used the descriptive research approach to identify patterns and trends in the data collected, which was used to describe internal restructuring and the impact it has on the bank's culture.

4.3.1.3 Descriptors of the research design

In addition to the approach that was undertaken in this research study, the research design strategy includes various elements, such as the time dimension, scope, purpose and environment. Table 4.1 below provides a summary of all the descriptors used in the research design process of the current study.

Table 4.1: Descriptors of the research design followed in this study

Category	Descriptor
The degree to which the research question has been crystallised	Descriptive study – describing the phenomenon with regard to the who, what, when where and how to answer the research objectives.
The method of data collection	Communication study – This study involved the researcher interacting with participants to obtain information through the use of interviews.
The power of the researcher to produce effects in the variables under study	An ex post facto design was adopted – the researcher did not manipulate and had no control over variables. The researcher reported on the findings of the study.
The purpose of the study	Descriptive – the research involved determining what the impact of internal restructuring was on the culture of the banking institution.
The time dimension	Cross-sectional study – the data collection was performed at a specific point in time.
The topical scope – breadth and depth of the study	Case study – the emphasis was on detail and the study is qualitative in nature.
The research environment	Field conditions – the research took place under actual environmental conditions.
The participants' perceptions of research activity	Actual routine – participants perceived no deviation from everyday routines, as participation was limited to the actual interviews that were conducted.

Source: Blumberg *et al.*, 2014:152

Now that the descriptors for this specific study have been identified, it becomes important to understand the method that was used to collect data in this study. The next section will explain the data collection method in more detail.

4.3.2 Data collection method

The purpose of this component of the research design is to determine the type of data that needs to be collected. It is important to ascertain what type of data is required and what sources of data will be used in a study. As explained by Bhandari (2020), there are two approaches to a research study, namely, the qualitative and quantitative approach, which is dependent on the phenomenon being investigated. Mohajan (2018) and Bhandari (2020) described these two approaches as follows:

- Qualitative approach: this method involves collecting and analysing data that is non numerical, and this method refers to an approach that explores the meanings and insights people derive from their experiences. It is used to gather a deeper understanding of the topic being researched.

- Quantitative approach: this process involves the collection and analysing of data that is numerical. It is used to predict patterns and generalise the results to a larger population.

The current study used a qualitative approach, as stated in Chapter 1. By using the qualitative approach, the researcher could explore how internal restructuring processes affect elements of culture such as employee motivation, trust, communication, employee interaction and values of an organisation.

In addition, it is important to identify the sources of data collection. As mentioned in Chapter 1, the research in the current study was conducted in two phases, namely, primary and secondary research. The secondary research was gathered using sources such as websites, textbooks, academic journals and dissertations. The data collected via secondary means was discussed in detail in Chapter 2 (organisational restructuring and organisational culture) and Chapter 3 (the banking industry in South Africa) of this dissertation.

The primary research method that was used to collect the data was completed by conducting in-depth interviews with members of middle management of the banking institution. Mason (2018) and Bhandari (2020) mentioned that there are different methods to collect data in a qualitative research study, as briefly described below:

- Observations: This is a traditional data collection method during which the researcher observes subjects in the course of their daily routines, and records detailed field notes that explain what was seen, heard or encountered.
- Interviews: This is the most common data collection method in qualitative studies and involves questions being are asked by an interviewer, either face-to-face or with the use of technology such as Skype or MS Teams. Interviews are considered the best way to explore and gather experiential information from participants.
- Focus groups: Similar to interviews, except that it is conducted in a group context. This type of data collection is useful when gathering information on a specific group of people.

- Surveys: This is a method to collect data by distributing a questionnaire that contains open-ended questions.
- Secondary research: This method is used when the researcher collects existing data in the form of texts, images and audio.

In addition to the above, Ruel, Wagner and Gillespie (2016) highlighted that an important element of collecting primary data is for a researcher to decide to whether an interviewer will administer the questions or will the participant be expected to answer the questions without the assistance of an interviewer. The interview questions can either be structured (a set of predefined list of questions is prepared by the interviewer in advance) or unstructured (open-ended questions are used to guide the interview but are not necessarily prepared in advance). The current study is qualitative in nature and the interview guide for the study consisted of in-depth interviews with a semi-structured approach. The use of semi-structured interviews enabled the researcher to prepare interview questions in advance, which assisted in establishing the scope and guiding the interview so that the participants answered with relevance to the study (Mason, 2018). In addition, semi-structured interviews allowed the researcher to gather detailed views from participants, as the interview questions provided participants with the opportunity to narrate their experiences as related to their work area (Zikmund *et al.,* 2013).

The interviews were conducted virtually by the researcher using the MS Teams program. Wilkinson (2019) articulated that there is an increased trend to conduct interviews via Skype, Zoom and MS Teams as a result of the COVID-19 pandemic. The use of the digital program to conduct interviews is cost-effective, it requires less effort from the participants, and it can reach a number of participants, irrespective of geographical locations (Wilkinson, 2019). The details of the interviews and question development are discussed later in this chapter. The section to follow will explain the sample design.

4.3.3 Sampling design

A component of a research design is to determine how the data will be collected which involves determining the techniques and criteria that will be used to select participants (McCombes, 2021). According to Oppong (2013), sampling refers to a process of selecting individuals or a sub-set of population to draw inferences. As mentioned by Rahi (2017), there are two types of sampling techniques, which are:

- Probability sampling: This is a sampling method whereby each participant has an equal chance of being selected. There are four categories of this sampling method, namely, simple random sampling, systematic random sampling, stratified random sampling and cluster sampling.
- Non- probability sampling: In this sampling approach, the probability of a participant being selected is not known or confirmed. The types of this sampling method include convenience sampling, snowball sampling, quota sampling and judgement sampling.

According to Rahi (2017), judgement sampling is also known as purposive sampling. The current study applied a non-probability sampling method, and the judgement (or purposive) method was used to select the sample. Etikan (2016) defined purposive sampling as a method where researchers use their own judgement to select individuals who are willing to provide information based on their knowledge or experience. Participants are chosen based on the specific characteristics they possess or according to the criteria that the researcher identified which are relevant to the research problem being investigated (Oppong, 2013). Purposive sampling is a method of sampling that is said to be cheaper and quicker to implement (Etikan, 2016).

The focal banking institution part taking in the current study comprises of different segments, such as consumer and business banking segments. The differences in these segments are the client base and offering. In the consumer segment, the focus is on personal banking customers only. In the business segment, a holistic portfolio approach is taken, and the focus is on clients that have both personal and business banking products. Both segments have a number of departments such as IT, Sales, Credit, Finance, Fulfilment, Projects and Operations. The business banking segment represents the area of interest as it is the segment within the banking institution that has undergone several restructuring processes since 2018, therefore it is considered relevant to the current study.

As discussed in Chapter 2, Section 2.2.5, middle management, as defined by Jansson (2014) and Mabena (2017), is the level in a banking institution that is responsible for translating the strategies set out by top management into operational activities that are executed daily within their departments. The literature highlighted that middle management holds a unique and ideal position in any organisation, as they are the link between the strategic and operational levels, and they can encourage positive results in terms of a restructure (Vundla, 2012; Jansson, 2014; Hermkens & Romme, 2020). In addition, research has also suggested that studies are mainly focused on organisational restructuring and its impact on employee wellbeing or from a top management perspective (Mabena, 2017; Fleming, 2017; Harney *et al.*, 2018). Thus, the current study is considered appropriate to address these gaps in the literature and to also gain insights from a middle management perspective as related to previous restructuring processes that had been implemented, and to determine the impact it had on the elements of culture that can affect performance of a banking institution.

The business banking segment of the focal banking institution has a total of 5 467 employees employed across all the provinces in South Africa. In the Gauteng province, there are 4 074 employees, of which 1 700 employees fall in the middle management category.

As described by Rahi (2017), there are three components in a sampling design, namely, the target population, sampling frame and sample, as presented in Figure 4.3 below.

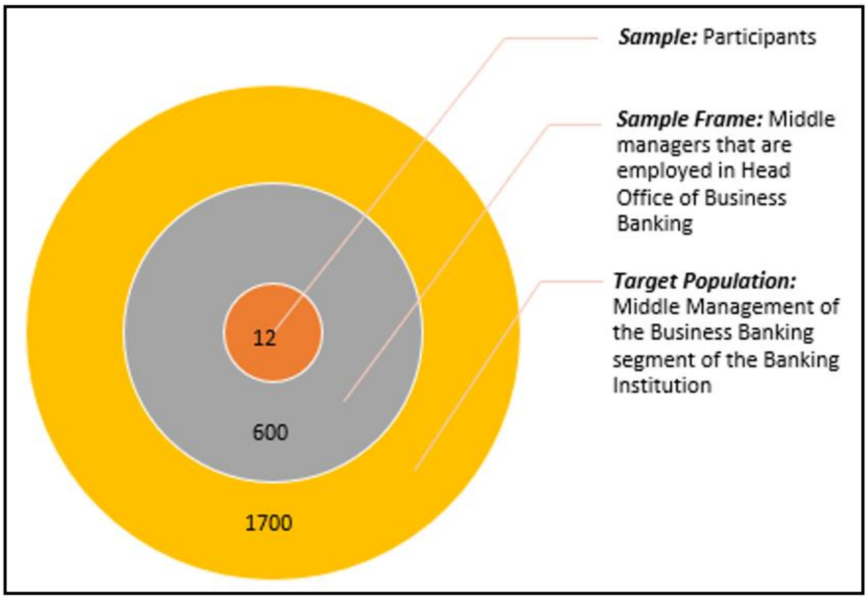

Figure 4.3: The sampling design of the study

Source: Rahi, 2017:3

The target population is the entire set of individuals about which the researcher would like to know more, and from which a sample is drawn (Gravetter & Forzano, 2016). For the purpose of the current study, the target population was the middle management of the business banking segment in the focal banking institution. This equates to 1 700 middle managers, as represented in Figure 4.3 above.

Rahi (2017) defined a sampling frame as a list of all individuals in the target population from which a sample is selected. As depicted in Figure 4.3, the sampling frame of the current study was the 600 middle managers that are employed at head office of the business banking segment in the focal banking institution. A sample is the actual participants that will be interviewed in the study and represent the target population (Blumberg *et al.*, 2014). As presented in Figure 4.3, the sample of the current study consisted of 12 middle managers employed in the head office within the business banking segment of the focal banking institution in South Africa. Boddy (2016) stated that a sample size is dependent on the nature of study and recommends that a sample of at least ten is adequate in qualitative studies. In addition, the sample was chosen to represent the different departments namely Information Technology, credit, sales, finance, risk, fulfilment, data insights and operations within the business banking segment of the focal banking institution.

The focal banking institution in the current study makes use of an inverted Paterson grading system to indicate the level of employees within the bank, as shown in Table 4.2. To determine if participants were suitable for inclusion in the study, the researcher used the criteria shown in Table 4.2 to ascertain what level in the organisation equates to middle management. From the table below, it is presented that employees categorised as band C can be identified as middle management who are responsible for interpretive decisions and who are considered heads of department or area within an organisation (Diamond, 2019). Therefore, when the sample was selected, it was necessary that the 12 employees were categorised as band C.

Table 4.2: The Paterson job grading system

Band	Decision	Level in organisation
A	Policy maker	Top Management
B	Programming	Senior Management
C	Interpreting	Middle Management

D	Routine	Skilled worker/Junior management
E	Automatic	Semi-skilled worker
F	Defined	Unskilled worker

Source: Diamond, 2019:2

The researcher obtained access to the participants' contact information by liaising with the Human Resource Officer of the banking institution. The contact's name, telephone number and email address were obtained in order for the researcher to contact the participant. To summarise, the researcher chose a sample based on the following criteria:

- The individual must be currently employed within the banking institution;
- The individual needed to be part of middle management;
- The individual must work in Gauteng head office situated in Johannesburg CBD;
- The individual must be employed by the Business Banking segment of the bank; and
- The individual must have been involved in a restructure during the past four years.

As Etikan (2016) explained, purposive sampling emphasises saturation, which means that the researcher needs to continue with the data collection (interviews) until no new information is acquired. The initial sample was 12 middle managers, and should this sample not be adequate to reach saturation, the researcher would interview more participants. The next sub-section will provide details regarding the design of the primary data collection instrument.

4.3.4 Instrument design

As mentioned previously, the interview guide was used to guide the interviews conducted. The development of interview questions for the current study used the method of the CRQ-TQ-IQ model, which was developed by Wengraf in 2001. This method is known as the pyramid model, as depicted in Figure 4.4, and a discussion of this model will follow (Spickard, 2017).

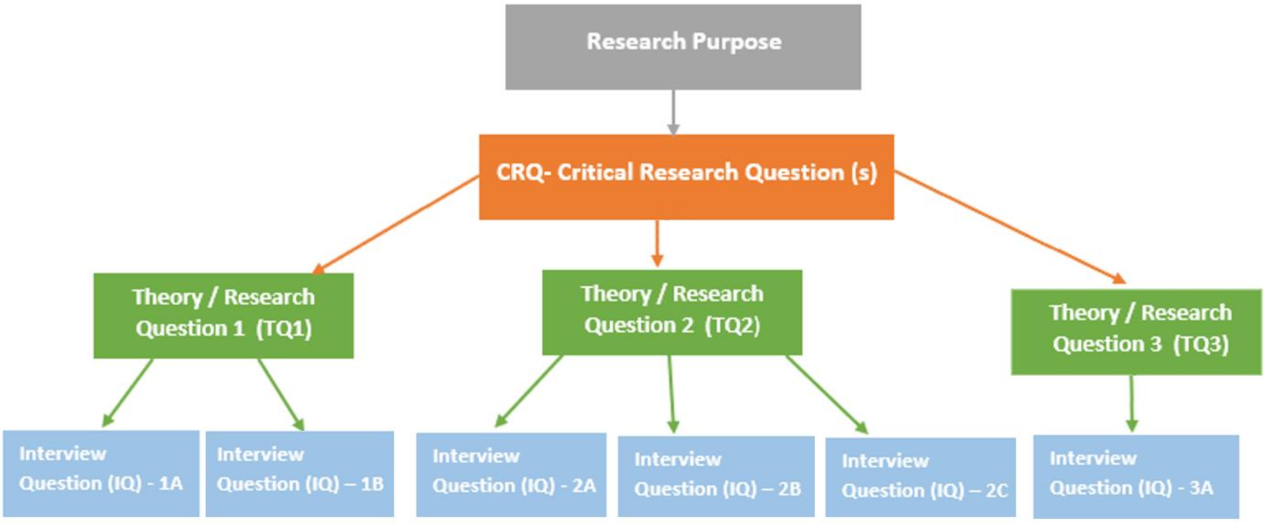

Figure 4.4: The CRQ-TQ-IQ Pyramid Model of Wengraf

Source: Spickard, 2017:363

According to Spickard (2017) and Tracey (2020), the Wengraf pyramid model requires the researcher to clearly define three questions, as described below:

- Critical research question: the researcher needs to identify the central question that the research aims to answer. The critical research question is translated into theory questions. This was developed and mentioned in Chapter 1 of this dissertation.
- Theory questions: also known as research questions, which for the purpose of the current study, equates to the research questions, as mentioned in Chapter 1. These questions are a sub-set of questions that the researcher required the participants to answer to achieve the aim of the research.
- Interview questions: these questions are developed to answer a particular theory/research question. The researcher needs to develop interview questions in the language that the participants can understand and answer.

As stated by Tracey (2020), the use of the Wengraf Pyramid model provides a logical relation between the critical research question (CRQ) and interview questions (IQ), which is presented in Figure 4.4. The current study used the above method to draft the interview questions, as listed in Table 4.3 below. The theoretical framework outlined in the literature review formed the basis for the formulation of the questions, and will continue to form the foundation for the analysis which will be completed in Chapter 5 of this study.

Table 4.3: Research questions and interview questions of the current study

CRQ	TQ1	*What is the effectiveness of the internal restructuring process as perceived by the middle management?*
What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?	**IQ 1**	Tell me about restructuring in your area and describe what changes are typically introduced? How often?
	IQ 2	Describe how changes introduced in a restructure affected you and your area of work?
	IQ 3	What are your overall thoughts on how the internal restructuring process was carried out in your area? Why?
	TQ2	*How has the internal restructuring process impacted the trust of employees as perceived by middle management?*
	IQ 4	Describe the trust component among employees before, during and after the restructure occurred.
	IQ 5	After the restructure was announced, do you think that the trust employees had in management changed and can you describe how this changed?
	IQ 6	Describe how the impact on trust influenced employee's behaviour and commitment to the goals of the business.
	TQ3	*How has the internal restructuring process affected the employee motivation as perceived by middle management?*
	IQ 7	Describe the motivation levels of employees before, during and after a restructure.
	IQ 8	Tell me about the support that management provided to motivate employees during the restructure and to ensure that changes are more easily accepted.

	TQ4	*How has the internal restructuring process impacted the communication between employees as perceived by middle management?*
	IQ 9	Describe how the communication within your area before, during and after a restructure occurred.
	IQ 10	Describe how the changes were communicated to employees and do you think the communication method used was effective? Why?
	IQ 11	Describe the changes in the way employees communicate with each other since a restructure occurred.
	TQ5	*How has the internal restructuring process impacted the values, believes and traditions as perceived by middle management?*
	IQ 12	Tell me about the changes in the working relationship among employees before and after a restructure.
	IQ 13	Describe how the changes that were introduced impacted the employees' behaviour and interactions,
	IQ 14	Describe how the introduction of new reporting lines influenced an employee's contribution and why?
	IQ 15	Do you think changes introduced with the restructure affected the values that employees share? Can you describe this impact?
	IQ 16	Describe how changes introduced with the restructure affected the traditions of your area.

Source: Researcher's own compilation

The researcher used the Wengraf model to develop five theory questions, which are known as research questions for the current study, and 16 interview questions that were used in the interviews. As seen in Table 4.3, the different colour codes represent a sub-set of questions for a particular theory question. For example, to answer the theory or Research question 1, the participant needed to answer three interview questions, as depicted in Figure 4.5 below. Similarly, using the below concept, the rest of the interview questions were developed, as listed in Appendix C.

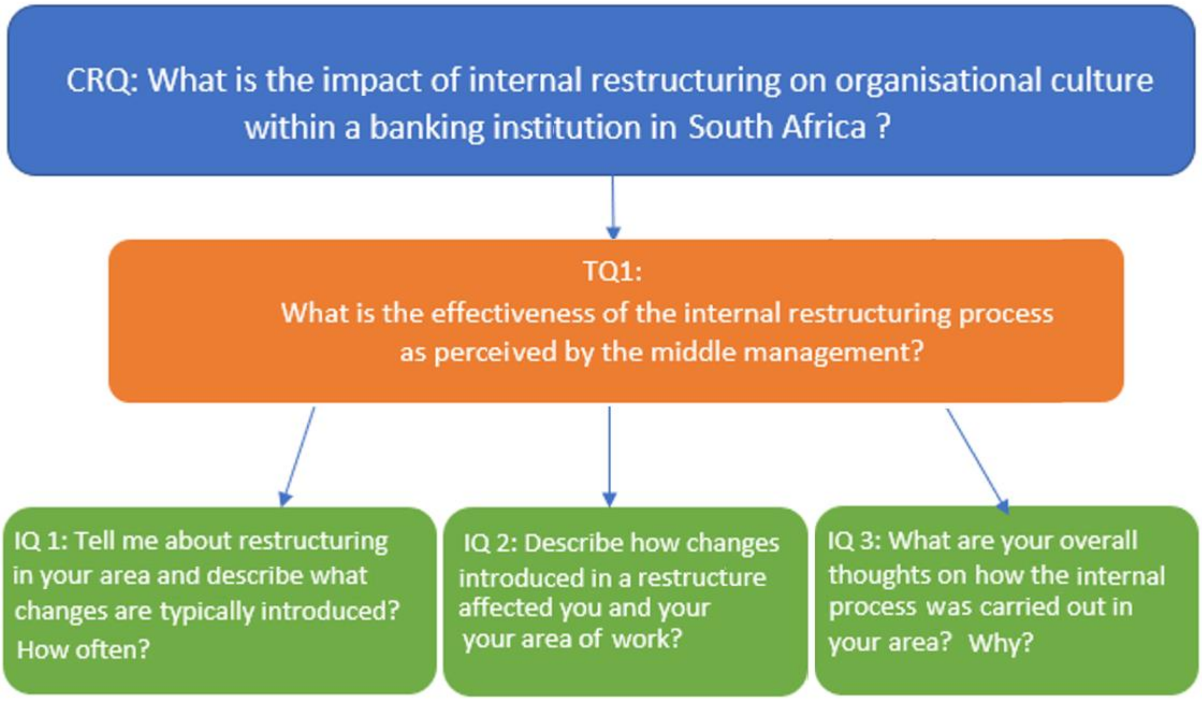

Figure 4.5: First sub-set of interview questions

Source: Author's own compilation

4.3.5 Pilot testing

Blumberg *et al.* (2014) explained that a pilot test is a trial run which is conducted to identify any changes or improvements required to the data collection instrument. In the current study, the purpose of the pilot test was to refine any questions asked in the interview, and to ensure that the structure of the interview was appropriate. A pilot test was conducted with two participants who were not part of the sample. The pilot interviews were conducted in the same manner as the actual interviews. Feedback from the pilot interviews resulted in minor changes in the wording of questions to be able to obtain a better quality of responses from participants.

4.4 DATA COLLECTION

As mentioned earlier in this chapter in Section 4.3.2, the primary data collection instrument that used to gather data from participants was in the form of in-depth, semi-structured interviews. As described by Showkat and Parveen (2017), interviews are a means to collect data where the researcher obtains information directly from participants. Interviews can be conducted via a face-to-face meeting, phone, Skype and MS Teams (Showkat & Parveen, 2017).

Based on a theoretical framework, appropriate questions were developed to address the research objectives of the current study, and in-depth interviews were conducted during September 2021 with members of the middle management of the focal banking institution participating in this research study. As mentioned before, due to the COVID-19 pandemic, interviews were conducted virtually via MS Teams. The aim of these interviews was to assist the researcher in understanding if the restructuring processes implemented previously impacted the culture of the banking institution from a middle management perspective.

Semi structured interviews were conducted with 12 middle managers in the business banking segment of the banking institution. Dejonckheere and Vaughn (2019) argued that the purpose of semi-structured interviews is to primarily gather information from participants who have personal experiences, beliefs and views on the subject being investigated. The sub-sections to follow will explain the administration that was completed prior to the interview and the actual conducting of the interview.

Administration of interview

During an interview, participants share their personal experience about a phenomenon therefore as the researcher, it is important to reassure the participant that the information will remain confidential.

Prior to the interviews the following was also supplied to the participants:

- Participant Information Sheet: This is a letter that was emailed to the interviewees ,introducing the researcher, the purpose of the study and the date period during which the interviews are expected to occur. Refer to Appendix D.
- Letter of consent: This letter informed the participants that the research study is voluntary, and that confidentially and anonymity will be ensured. The letter also

indicated that the interview will be recorded so that the data can be used later during the analysis stage of the research study. Refer to Appendix E.

Conducting the interview

A meeting was set up with each participant via Microsoft Teams for 60 minutes, based on the availability and convenience of both the researcher and interviewee. The interview was semi-structured, which enabled the researcher to ask a predefined list of questions and provided the opportunity to ask probing questions. The predefined list of questions guided the interview and enabled the researcher to ask questions relevant to the current study. The use of open-ended and probing questions allowed the interviewee to interpret the questions themselves, which decreased the risk of manipulation from the researcher.

The researcher began each interview by explaining the purpose of the study and the interest in the topic. This introduction assisted in establishing rapport and trust. During the interview, the researcher listened attentively to the information shared by the participant and encouraged the sharing of more information. The researcher requested examples where appropriate to establish more detail.

The researcher summarised points made by the interviewee, and follow-up questions were asked to obtain a deeper understanding of the participant's viewpoint. The researcher recorded the interviews and took extensive notes. To maintain confidentiality, numerical codes were used to label the interview recordings instead of participants' names, such as P1 which refers to Participant 1. The interview recordings, list of names of participants and notes is kept on a password-protected computer that only the researcher has access to. The next section elaborates on the data analysis procedure that was followed in the current study.

4.5 DATA ANALYSIS AND INTERPRETATION

The analysis of data and interpretation of results is the fifth step of the research process, as presented in Figure 4.1. This section will provide more detail on how the researcher analysed the data collected from the interviews conducted.

4.5.1 Content analysis

After the primary data was collected in the current study, content analysis was used to analyse the data. Content analysis is a technique that is used to identify, analyse and interpret themes, ideas and patterns that allow the researcher to answer the research question of the study (Vaismoradi, Jones, Turunen & Snelgrave, 2016).

This analysis process, which is depicted in Figure 4.6, involves the summarising of the data collected, and identifying patterns and themes within the data.

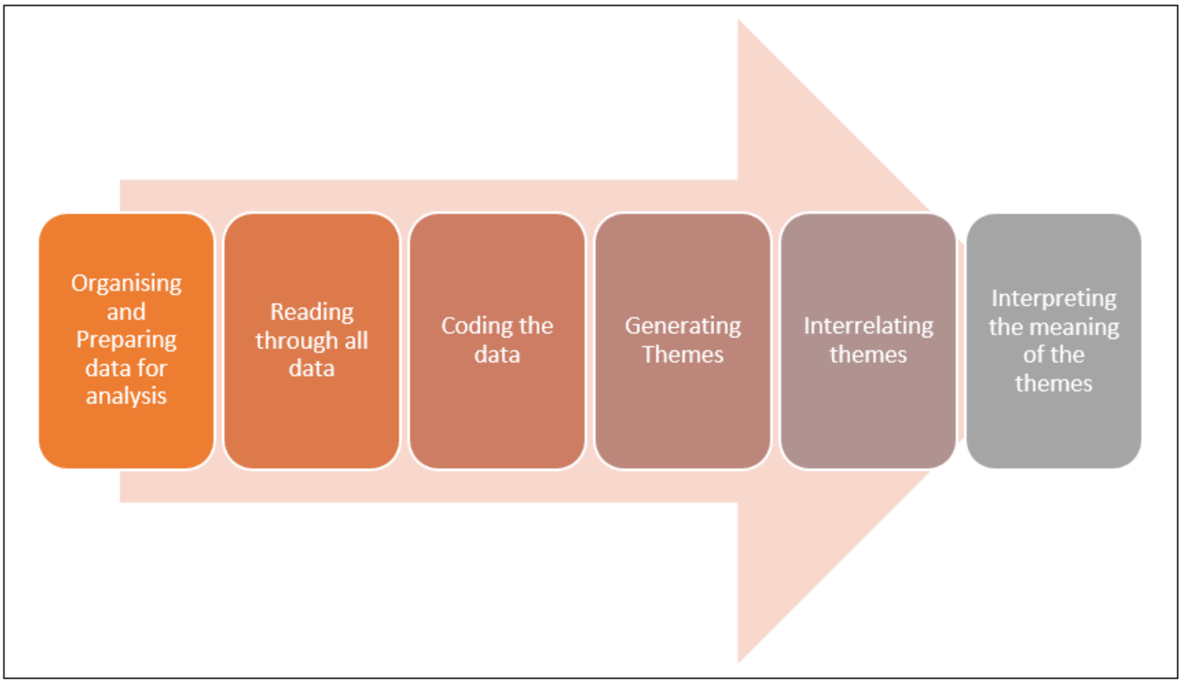

Figure 4.6: Process of data analysis in qualitative research

Source: Creswell, 2014:248

The section below describes in more detail the six-step analysis process, as presented in Figure 4.6 above.

Step 1: Organising and preparing data for analysis

Once the interviews have been conducted, the researcher had raw data in the form of transcripts and field notes. The first step in the data analysis process was to organise and prepare the data collected for analysis. The researcher recorded each interview which was conducted via MS Teams. With the use of MS Teams, the researcher was able to convert the audio recordings into transcripts. The researcher listened to each recording of the interview and reviewed each transcript for accuracy and correctness.

In cases where the information was not transcribed correctly using the MS Teams function, the researcher amended the transcript. Each transcript was initially saved in a Microsoft Word document with each document given a unique identifier. Once all interviews were transcribed, the researcher removed all names and the organisation details in order to maintain anonymity.

After gathering, organising, sorting and blocking out names, the researcher uploaded each data set to Atlas.ti to enable the analysis process. According to Frey (2018), Atlas.ti is a computer program used to analyse qualitative data and it enables the researcher to manage how to organise, store and structure data collected.

Step 2: Reading through all the data

The step of the process required the researcher becoming familiar with all the data collected. The researcher read through the transcripts from the interviews many times, highlighting important trends that are relevant to the current study and making notes in a reflection journal. The notes are kept until the analysis to assist as a starting point for the coding process in the next step. This step allows the researcher to understand the data and to focus on important concepts presented in the data. The researcher was able to document recurrent ideas and key issues that are presented in the data. The reflective notes drafted in this step assisted as a starting point for coding the data as discussed in the next step.

Step 3: Coding the data

This step in the data analysis process involved coding the data collected. It involved the researcher reducing the amount of raw data by creating a code that describes a sentence or feature that is relevant to the research question. Coding can be defined as a process where the researcher highlights sections of a text and develops shorthand labels, known as codes to describe their content (Clarke & Braun, 2017). Saldana (2016) described a code as a word or short phrase that the researcher assigns to a textual, audio or visual data. A code represents a researcher’s interpreted meaning of data collected, and these codes can be used to generate themes, categories and patterns (Saldana, 2016). The researcher generated initial codes that addressed and were relevant to the research question.

According to Linneberg and Korsgaard (2019), the coding process can be completed either manually or with the use of computer software. Manual coding refers to the researcher using colour coding to highlight a word or phrase in the interview scripts and then capturing these codes into Excel or Word programs. On the other hand, the use of a software programme allows the researcher to upload data into a program that generates the codes and provides the ability to analyse the data (Linneberg & Korsgaard, 2019). The current study adopted the use of the Atlas.ti software program.

Before the coding process started, the researcher needed to decide on the approach of coding that will be used in the current study. According to Caulfield (2019), the coding of data can use the following approaches:

- Deductive coding: this approach involves the use of codes from previous research conducted or a researcher predefining a list of codes and then applying these codes to the data collected.
- Inductive coding: also known as open coding and involves the creating of codes from data collected which means that the researcher develops the codes directly from textual data.

The current study followed the inductive approach to code the data. The researcher preferred to provide a complete and unbiased view of the data, and therefore, created codes from the data collected from the interviews. Although there have been previous studies that have focused on restructuring, these studies were more quantitative in nature, and therefore, do not apply to the current study.

According to Saldana (2021), there are two levels of coding, namely, first-level coding and second-level coding. The two levels of coding, as described by Nowell, Norris, White and Moules (2017) are explained below:

- First level coding: Generating initial codes to identify important aspects of the data to address the critical research question by applying codes to datasets and collating codes across segments of the dataset.
- Second level coding: Refining the initial codes developed to create the cycle of patterns such as categories and sub-categories. In this level of coding, the researcher will collate the data into groups which will be identified by codes. This level of codes provides an overview of the main points or common meanings that reoccur in the data.

There are various methods of coding that can be adopted in both the first and second level coding process, however, Saldana (2021) suggested the below as generic coding methods that can be used in the respective levels of coding:

First level coding methods

- Attribute coding: This refers to the initial basic and descriptive notetaking, and therefore, does not imply an in-depth meaning of the data. This coding method refers to basic descriptive information, such as field work settings (organisation name, country, province, and so on) participants characteristics (age, race, gender, and so on), data format (interview scripts, field notes or documents) and timeframe (date and time).
- Structural coding: This refers to initial labels or codes that describe specific structural attributes of the data. This coding method is more appropriate for interview transcripts and open-ended survey responses.
- Descriptive coding: This type of coding summarises the data using a single word or noun that encapsulates a general description of the data. Descriptive coding is useful when working with data that is not textual, such as video clips, sound recordings or visual images.
- In vivo coding: This involves the researcher making use of the participants own words instead of the researcher's interpretation of the data. In other words, the researcher will use direct words or phrases from participants as codes.

Second-level coding methods

- Eclectic coding – this coding method is used to refine the codes generated during the first cycle coding. This method involves reworking codes created, combining codes and perhaps renaming certain codes.
- Pattern coding – involves using the codes generated during the first cycle coding to create patterns, categories or themes.

In this research study in the first level coding process, a combination of descriptive and in vivo coding was used, while in the second level coding the researcher refined the codes generated with the use of eclectic coding and pattern coding.

Once the codes were created, the researcher loaded the codes on Atlas.ti. The use of coding allowed the researcher to organise and group similar data categories for analytical purposes and enabled the creation of patterns or themes. The details of these codes will be explained in more detail in Chapter 5.

Step 4: Generating themes

Once all codes were generated, they were used as building blocks to develop themes. The researcher then used these themes as a framework to organise and report on the observations made. The researcher adopted the below process to generate themes as described by Vaismoradi *et al.* (2016) and Nowell *et al*. (2017)

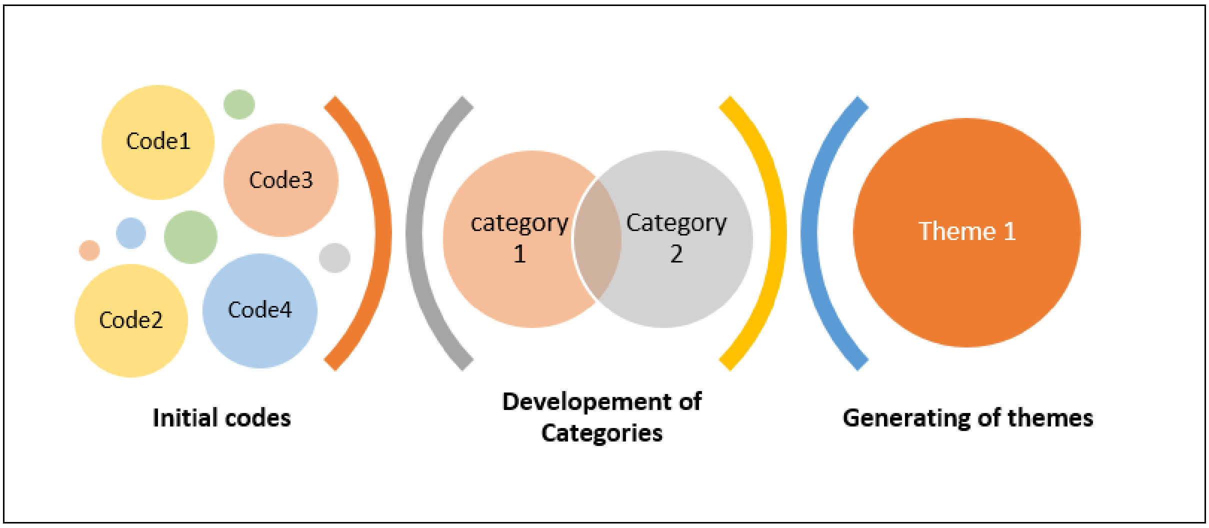

Figure 4.7: Process to generate themes

Source: Researcher's own compilation

This step involves analysing the codes created and clustering codes together to generate categories and themes which will be used to describe patterns in the data. A category also known as a sub-theme is a descriptive level of text and is general in nature (Vaismoradi *et al.*, 2016).

A theme is described as being broader than codes, and is considered an outcome of a coding process whereby patterns are identified in the data (Nowell *et al*., 2017). Vaismoradi *et al.* (2016) mentioned that a theme is an attribute and a descriptor that provides meaning to a dataset. For the purpose of the current research study, the researcher created a set of categories, based on the initial codes generated in step 3. The researcher combined several codes into a single category, or in some instances, decided that certain codes were not relevant, and they were discarded. In addition, the researcher reviewed the categories and developed the appropriate themes that emerged. The point of this step is to create themes that are meaningful in relation to the research purpose.

Step 5: Interrelating themes

This step involves examining the themes created, checking if these themes are accurate and ensuring the themes address the research question. In this step, themes will be redefined, combined or discarded. The researcher compared the themes to the data to quality check that these themes are indeed present in the data. In addition, the researcher discussed emerging themes with the supervisors of the study. This step resulted in the final list of themes, and provided the structure of the research report that will be provided in Chapter 5. The researcher used figures and tables where necessary to support the discussion points.

Step 6: Interpreting the meaning of the themes

This step is the final step of the analysis process and involves the researcher interpreting the meaning of themes and drafting a report on the findings. This step involves depicting the themes through supporting data and the existing literature. In this step, the researcher used the collected themes and compared the results to the theoretical framework developed in Chapters 2 and 3 of the study to draw conclusions on the data collected. These will also be discussed in Chapter 5.

As mentioned previously, the computer programme Atlas.ti was used during the data analysis. A detailed explanation of the data analysis and interpretation done in relation to the research questions will be provided in Chapter 5. It is important to note that the researcher needed to ensure that the data is valid and trustworthy. The next section will explain the strategies undertaken to ensure this.

4.5.2 Measures to ensure trustworthiness

According to Hammarberg, Kirkman and De Lacey (2016), trustworthiness in qualitative studies is to ensure that the research findings are valid and reliable. In order to achieve trustworthiness in a research study, the purpose of the research must be clear and details on data gathering and management must be transparent (Cypress, 2017). To achieve trustworthiness in the current research study, criteria such as credibility, transferability, dependability and confirmability needed to be achieved (Korstjens & Moser, 2018). The section to follow contains an explanation of each criterion, as presented in Figure 4.8 below, followed by a discussion of how the researcher applied these criteria to the current study.

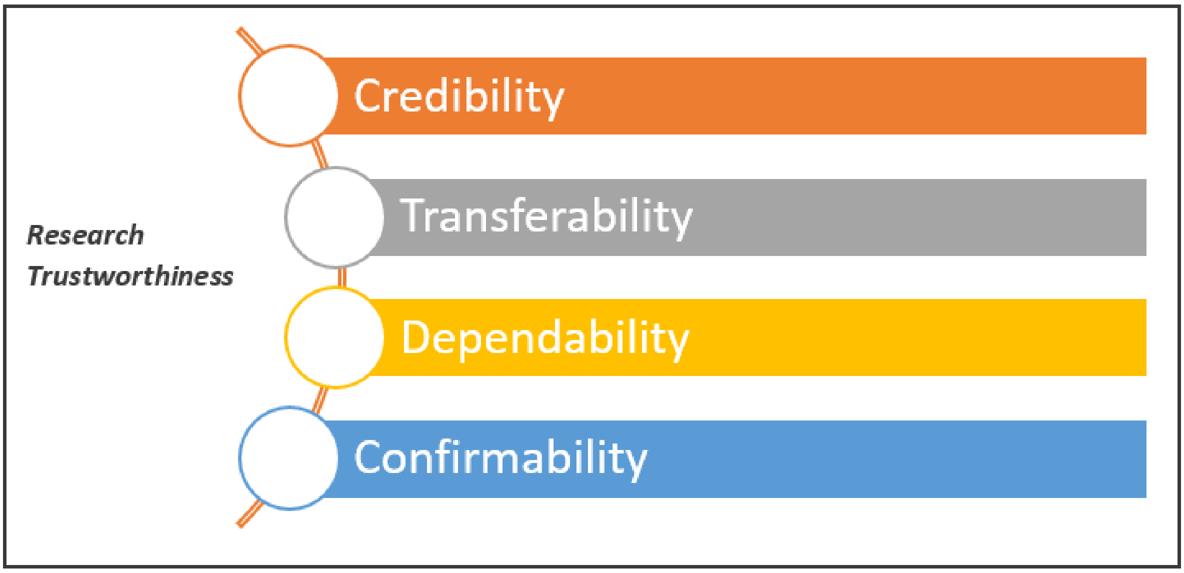

Figure 4.8: Quality criteria to ensure trustworthiness

Source: Korstjens and Moser, 2018:121

4.5.2.1 Credibility

Credibility refers to the 'truth value' or internal validity of a qualitative research study (Cypress, 2017). For a study to be credible, the findings of the study need to be a true reflection of the participants' original viewpoints (Hammarberg *et al.*, 2016). There are various methods to increase the credibility of a qualitative research study, which include, prolonged engagement, member check, persistent observation, triangulation and peer debriefing (Korstjens & Moser, 2018; Nowell *et al.*, 2017). Credibility of the current study was increased by means of the following:

- Prolonged engagement: This term refers to long-lasting engagement in the field with participants, and involves the researcher investing enough time to build trust, test for misinformation, and to familiarise themselves with the data. Prolonged engagement was applied as all the interviews with the participants consisted of the same questions, and to test for misinformation, the researcher encouraged participants to support statements with examples. The researcher also asked follow-up questions, when necessary. In addition, the researcher interviewed participants until data saturation was reached and no new information was being obtained.

- Persistent observation: This comprises of identifying the features in data that are relevant to the study and topic being investigated. In this current study, the researcher developed codes which assisted the researcher to scrutinise the data. The researcher also adopted a process to read and reread the data to obtain the most appropriate themes and develop the final findings. For the purpose of the current research study, the researcher used audio recordings which enabled the researcher to revisit the data and to ensure that the findings developed are a true reflection of the participants' viewpoints.
- Triangulation: This is achieved by utilising multiple approaches to source data collection. For the purposes of the current study, the researcher conducted interviews and also recorded field notes. The field notes were compared to the transcribed interviews to ascertain whether accurate conclusions were reached. The researcher also collected data from participants working in different areas within the business banking sector of the focal banking institution, such as IT, data, operations, sales and credit, which allowed data to be collected from a holistic perspective and multiple experiences.
- Peer debriefing: This refers to a peer reviewing the data collected, code generation and findings to ensure that they are an accurate reflection of the data. For the purpose of the current study, the researcher requested a peer to review the codes and themes generated to ensure that they had been interpreted correctly.

4.5.2.2 Transferability

As described by Hammarberg *et al.* (2016), transferability refers to the extent that the research findings can be applied to other contexts or with other participants. Cypress (2017) argued that transferability in qualitative research can be achieved if the researcher adopts a strategy of thick description which involves providing adequate details of the experience and context to ensure that the data is meaningful to readers. For the purpose of the current research study, the researcher clearly described the data collection and analysis process. The researcher provided a thick description describing the context of experiences of the participants which will enable the reader to use and transfer the data.

4.5.2.3 Dependability

Noble and Smith (2015) explained that dependability refers to reliability of data, and that this is achieved when researchers ensure that the research process is clear, logical and transparent. Korstjens and Moser (2018) stated that to achieve dependability, a researcher can make use of an audit trail. Nowell *et al*. (2017) stated that the findings in a study are auditable when future researchers will be able to replicate the process to reach the same or comparable conclusions. It is recommended that the auditing process be completed through the use of peer examinations.

For the purpose of the current study, the researcher ensured that the above-mentioned methods were used and an appropriate audit trail of the entire research process was compiled, which included methodology, interview scripts, field notes and other activities adopted during the completion of the research study. In addition, the researcher also ensured that the themes, categories and codes developed were reviewed by a peer, as indicated in Section 4.5.2.1.

4.5.2.4 Confirmability

Confirmability refers to the interpretation of the data and the fact that it is not a result of the researcher's imagination, and that the researcher has not allowed any bias or personal opinions to influence the results of the study (Hammarberg *et al.*, 2016). According to Nowell *et al*. (2017), confirmability is concerned with ensuring that the research findings are clearly derived from the data collected, and it involves the researcher clearly demonstrating how interpretations and conclusions have been reached. Thus, confirmability in a research study can be referred to as the audit trail of the research. The credibility of the audit trail can be enhanced with the adoption of practices that include the researcher keeping records of the raw data, field notes, transcripts, and a reflective journal (Hammarberg *et al.*, 2016).

In the current study, confirmability was achieved by the researcher keeping all the raw data that was collected, and which provided the audit trail to ensure that researcher bias did not occur. In addition, the researcher made use of a reflective journal which contained the researcher's notes throughout the coding and analysis process, to provide the detail on certain findings that cannot be derived directly from looking at the user-generated content. Furthermore, all the analysis of the data was shared with the supervisors of this research for verification.

The above discussion has provided the strategies that were implemented to ensure that the data collected and analysed is trustworthy. The next section provides the ethical considerations of this research study.

4.5.3 Research ethics

Ethics in a research study can be defined as principles that guide a researcher to conduct and report findings honestly without misrepresentation, and to protect the rights of participants (Mason, 2018). As stated in Chapter 1, the research process that was adopted adhered to the ethical standards as set out by the University of South Africa (Unisa). Research was conducted in September 2021 after approval from the ethics committee in the Department of Business Management at Unisa was obtained (Refer to Appendix A for ethical certificate). The researcher obtained a letter of permission from the human resource department of the banking institution. The Participant Information sheet and Letter of Consent was administered to the participants to inform them of the purpose of the study and outlining the terms and conditions of the study. An interview guide (Appendix C), the Participant Information sheet (Appendix D), Letter of consent (Appendix E) and a consent letter from the banking institution (Appendix F) were submitted to obtain ethical clearance prior to any interviews being conducted. It should also be noted that the researcher is currently employed by the selected banking institution however the participants that were interviewed were not working in the same department as the researcher and the researcher is not in a decision-making position therefore the influence on participants was managed. In addition, if participants were uncomfortable during the interviews because of the researcher’s affiliation with the bank, the participants were in a position to terminate the interview and all information relating to the interview would have been destroyed.

4.6 FINDINGS AND CONCLUSIONS

This step of the research process is the final step, as shown in Figure 4.1, which involves the preparation of a report that documents the findings of the study. This step will be discussed in detail in Chapter 6. In addition to this, the research limitations and suggestions for future research were included in the discussion.

Blumberg *et al.* (2014) maintained that the results of the study can be presented via a conference call, letter, written report or oral presentation. For the purposes of the current study, the researcher presented the findings in a written format, and this will be included in Chapter 6 of this dissertation.

4.7 SUMMARY

This chapter described the conceptual framework as interpreted by the researcher. In addition, this chapter briefly explained the research process and provided an in-depth discussion on the data collection method and the development of the data collection instrument. Further to the above, a discussion was provided on the techniques that the researcher used to analyse and interpret the data. The next chapter will provide a comprehensive analysis and interpretation of data collected.

CHAPTER 5:
RESEARCH FINDINGS

5.1 INTRODUCTION

The previous chapter provided a detailed description of the research process and the data collection methodology used in the current study. The purpose of this chapter is to provide a detailed presentation and analysis of the findings of the data collected. As described in Chapter 4, content analysis was applied which entails reviewing the data, identifying codes, grouping similar codes into categories and developing themes (Vaismoradi, 2016). Theme development happens through taking an aggregated view of the data, based on the cycles of coding, and then bringing the interpretive lens of the literature, inclusive of chosen theories, to bear.

The primary data was collected by conducting 12 in-depth interviews that followed a semi-structured approach. In this chapter, the data is presented, analysed, described and interpreted as the next step in the research process. To ensure that the analysis and reporting answers the research questions of the study, it is imperative that the aim, primary and secondary questions be restated.

The study aims to explore the impact of internal restructuring processes on organisational culture in a banking institution in South Africa from a middle management perspective. The aim is to answer the primary research question: "What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?" In order to answer the primary research question, this research study must answer the following secondary research questions:

1. What is the effectiveness of the internal restructuring process as perceived by the middle management?
2. How has the internal restructuring process impacted the trust of employees as perceived by middle management?
3. How has the internal restructuring process affected the employee's motivation as perceived by middle management?
4. How has internal restructuring impact the communication between employees as perceived by middle management?

5. How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?

The next section will provide a presentation of the collected data and analysis which enabled the researcher to draw meaningful conclusions.

5.2 BACKGROUND TO ANALYSING AND INTERPRETING THE DATA

As described in Chapter 4, the current study followed a qualitative research approach where in-depth interviews were conducted with participants. The interviews were transcribed, and the researcher used the content analysis as described by Creswell (2014) to organise and analyse the data collected. Further to this, an inductive research approach was adopted where codes were created from the actual data collected. The process followed in the data analysis was explained in detail in Section 4.5 of the previous chapter. To iterate the process, the steps that were followed during the analysis of the data are restated below (Creswell, 2014:248):

- Step 1: Organising and preparing data for analysis
- Step 2: Reading through all the data
- Step 3: Coding the data
- Step 4: Generating themes
- Step 5: Interrelating themes
- Step 6: Interpreting the meaning of the themes

The next sections will provide a detailed explanation of codes, categories, sub-themes (where applicable) and themes that have emerged from the data collected. The data analysis will include notes from the researcher's reflection journal containing observations made throughout the collection and analysis of data. The researcher will make use of verbatim quotes from the specific content analysed to support the themes and codes developed. The themes, categories and codes that were developed from the data will be discussed in the sections that follow.

5.3 THEMES AND CODES DEVELOPED FROM THE DATA

As explained in Section 4.5.1, and according to Creswell (2014), the researcher generated codes as the initial step to analyse the data. Coding the data is the third step of the content analysis process that was followed in the current study. Due to the inductive nature of the research approach, the use of a coding manual was not adopted, but rather codes were developed from the actual data. As explained in Section 4.5, the interview transcripts were uploaded to Atlas.ti to develop codes. Atlas.ti strengthens the data analysis through the systematisation and integration of an audit trail of data (Frey, 2018). From the codes, categories and themes were generated. From the actual data, the researcher found that in some instances there was a need to aggregate a number of categories into a sub-category/sub-theme, however, these sub-themes were related to the overarching theme.

As discussed in the previous chapter, there were two levels of coding. First-level coding was done initially which led to the development of 238 codes. The second level of coding which involved the refinement of codes and development of categories resulted in 85 codes (refer to Appendix B). It is unfeasible to report on all codes individually, therefore the researcher presented the data in the forms of sub-themes and themes, as per the approach from Creswell (2014). Themes were developed by sorting and collating relevant categories.

In terms of the structure of the presentation of themes, for each theme, the researcher introduces the general meaning of that theme as it relates to the research questions. Thereafter, a diagram is presented which shows the codes, categories, sub-themes and themes derived from the analysis stages (see Table 5.1 at the end of this chapter). According to Verdinelli and Scagnoli (2013), the presentation of data is important, and the data that is displayed in a visual format helps portray information efficiently, organise the data and demonstrate connections between different pieces of relevant data.

Following on the diagram, the researcher then explores the theme more fully through the data and the interpretive lens of the literature. Within each theme, the discussion is anchored at category level, then at an overall theme level. Each category will provide context to the overall theme by providing the codes and direct quotations developed through the analysis of the raw data. Furthermore, each category will have a graph that depicts all codes in that category and demonstrates the groundedness of each code together with the number of participants that expressed that particular view. Friese (2019) stated that the term ‘groundedness’ is appropriate to use in qualitative studies and provides the frequency of how often that code has been applied. It should be noted that biographical data of participants is not provided as participants were anonymised, and therefore providing biographical information was not necessary. The next section provides a detailed discussion of each theme together with its respective codes, categories, and sub-themes.

5.3.1 Theme 1: The current practice of internal restructuring processes in business banking

The first two themes relate to Research question 1, where the objective is to determine the effectiveness of internal restructuring processes implemented in the banking institution participating in this research study. The first theme relates to components of qualitative dimensions of **why** organisations restructure and **what** restructuring entails. It is important to understand the current setting within Business Banking in the banking institution therefore the first theme involves explaining the types of restructuring and the reasons that the banking institution participating in this research study has engaged in internal restructuring.

The aspects (refined codes, categories and sub-theme) identified from the data that led to the development of this theme are depicted in Figure 5.1 below, and these aspects will be discussed in the section that follows.

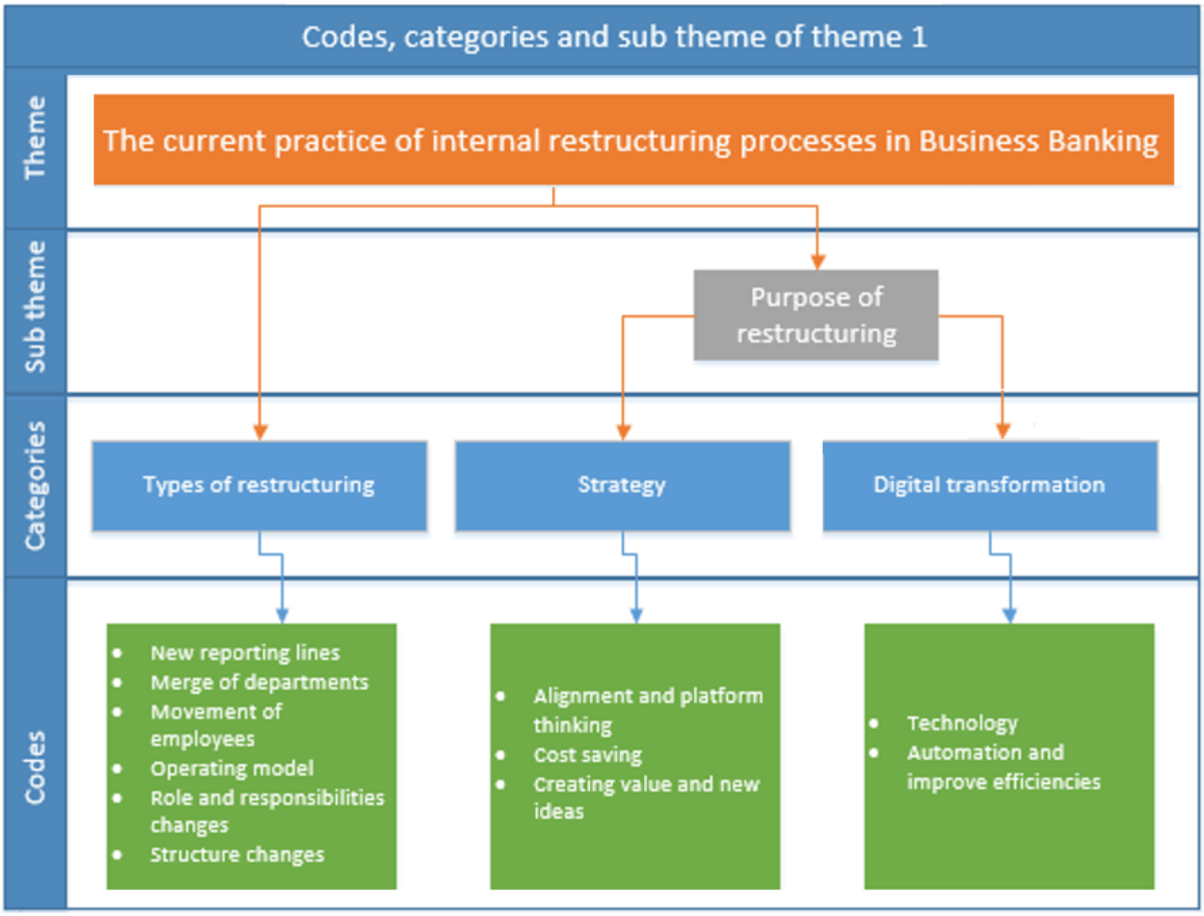

Figure 5.1: Codes, categories and sub-theme of the current practice of internal restructuring

As it can be seen in Figure 5.1, this theme comprised of three categories, namely, types of restructuring, strategy and digital transformation. The categories strategy and digital transformation have been tied to represent a sub-theme named 'purpose of restructuring'. Each category together with codes will be discussed in the sub-sections below.

5.3.1.1 Types of restructuring

As mentioned in Section 2.2.2, there are different types of internal restructuring, and the literature suggests the common categories of internal restructuring as the redesigning of roles, introduction of new structures, new reporting lines, and changes to the way of operating (Varghese, 2019; Sneader & Sternfels, 2020).

In line with the main dimensions as referenced in the literature above, this category consisted of the following six codes: new reporting lines, merge of departments, movement of employees, operating model, role and responsibility changes and structure changes, as illustrated in Figure 5.2 below. Although counts *per se* do not necessarily influence qualitative findings, it is noted that the codes in this category are well grounded in that the aggregate of these various codes appear 52 times in the data across participants, as demonstrated in Figure 5.2.

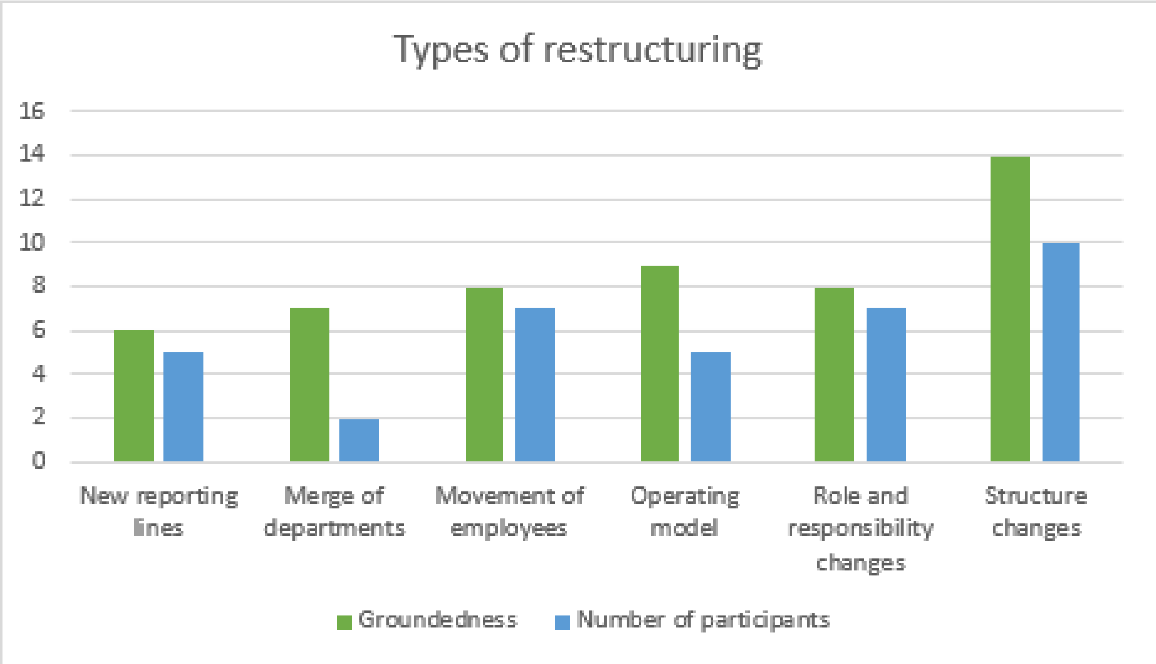

Figure 5.2: The groundedness of codes and number of participants in the category: types of restructuring

Participants voiced that as a result of changes in the way the bank operates, there were frequent changes to the structure within the banking institution. Organisational structure refers to the ways that activities are carried out to achieve the overall business goals (Van Graan & Ukpere, 2012). As per Figure 5.2, the data indicates that the code, ***structure changes*** is the most recurrent form of restructuring, and it appeared 14 times in the data, which represented the view of 10 out of 12 participants.

Several participants implied that the bank often shifts its focus, and therefore, it was found to rethink their operating models and make changes where necessary. The second most frequent code, as expressed by seven participants was ***operating model,*** which can be seen in Figure 5.2. Middle management indicated that changes to the operating model involved removing manual tasks and processes which affected the way their department functions.

In addition to the above, participants also indicated that when the bank engages in internal restructuring processes, it does involve ***movement of employees***, introduction of ***new reporting lines*** and ***role and responsibility changes***. Participants expressed that when there are changes in structure and operating model, management tend to introduce new tasks assigned to employees, new opportunities and often this tends to result in new reporting lines.

The data also revealed that the focal banking institution does ***merge or amalgamate departments.*** Even though this represented the view of only two participants, the researcher felt it is worth noting, as the term 'merge' in restructuring is mainly referred to when two companies combine, as discussed in Section 2.2.1. However, the word merge, as mentioned by participants, refers to where two departments combine which results in changes to the structure of the amalgamated department. Middle management also revealed that the aim of this form of restructuring was to streamline processes and to improve efficiency, therefore, departments that essentially performed the same tasks were merged.

Quotations taken from the actual data to support the various codes included:

- *"In department x where there was a merge of two teams…"* (Participant 10)
- *"When different fulfilment departments combined…"* (Participant 2)
- *"Normally restructuring involves movement of employees…"* (Participant 5)
- *"…change in reporting lines even though the people stayed the same…''* (Participant 7)
- *"…introduction of new management…"* (Participant 3)
- *"…restructure to find the correct operating model…"* (Participant 4)
- *"…introducing new teams and structures…"* (Participant 11)
- *"…flattening the structure and removing multiple roles…"* (Participant 9)
- *"…introducing new roles and opportunities…''* (Participant 12)
- *"…restructuring results in new functions or removing of certain functions…"* (Participant 5)

With reference to the above codes in this category, it clearly articulates that the types of internal restructuring that this banking institution undergoes is related to changes to roles and responsibilities, changes in the way the bank operates and the introduction of new management. The data correlates with the theory, as discussed in Section 2.2.2, which indicates that internal restructuring is associated with the redesign of job roles, tasks and responsibilities, and the way of operating (Szymczyk, 2016; Anyona, 2017; Varghese, 2019). In addition, Fleming (2017) stated that restructuring commonly involves changes to the reporting lines that specify how responsibility and authority are assigned in an organisation. This section clarified the types of restructuring the focal banking institution engaged in. It also becomes important to understand why, and this will be discussed in the next section.

5.3.1.2 Purpose of restructuring

As described in Section 4.5.1, a sub-theme is developed where categories that are similar but relate to the main theme are merged together (Saldana, 2016). For this reason, the purpose of restructuring was identified as a sub-theme of the current practice of internal restructuring within Business Banking. This sub-theme consisted of two categories, namely, strategy and digital transformation, as depicted in Figure 5.1.

The category 'strategy' consisted of three codes, namely, ***alignment and platform thinking, cost saving, and creating value and new ideas*** which is seen in Figure 5.3 below. As represented in Figure 5.3, the three codes in the category strategy appeared 26 times in the data.

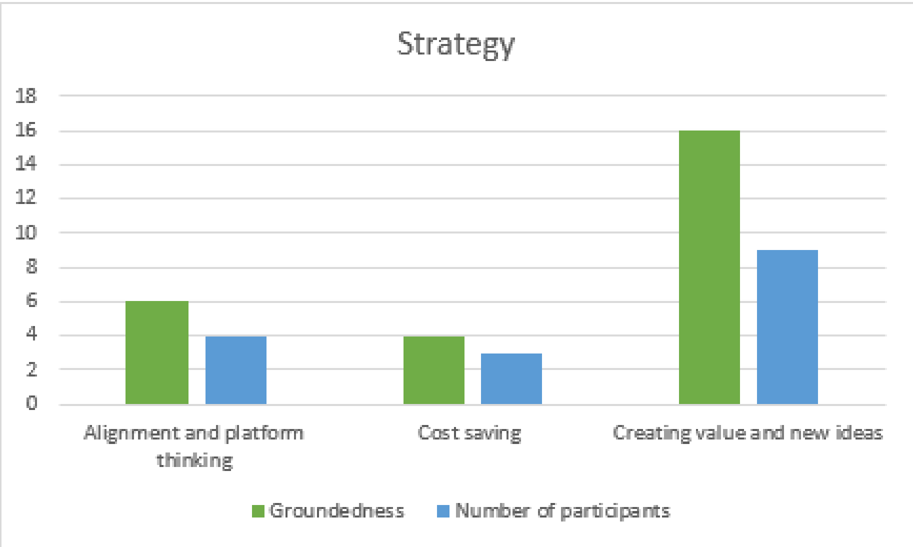

Figure 5.3: The groundedness of codes and number of participants in the category Strategy

The most grounded code in this category was ***creating value and new idea,*** which occurred 16 times in the data, and was the viewpoint of nine middle managers. Participants 1, 2, 3, 5, 6, 8, 9, 11 and 12 shared a mutual view and mentioned that internal restructuring was aimed to obtain new ideas and to create value for employees and the bank. The value component was created by automating manual tasks and processes so that employees can focus on their core responsibilities. Participant 1 stated that *"implementing a system to automate tasks which were performed by an employee frees up time for employees to focus on key abilities and to create value"*. This code confirms theory which was discussed in Section 2.2.3. Ting (2011) and Klosowski (2012) shared a mutual sentiment that organisations should relook at their processes, and redesign processes to remove redundant work and help employees to focus on core activities, therefore, adding value to both the organisation and the employee.

Participants also revealed that restructuring involves some form of ***alignment and platform thinking***. According to Choudary (2014), platform thinking is a new way of thinking where consumers and suppliers interact to create value for the end customer. Several participants felt that in the banking institution, internal restructuring strategies were often implemented to align the processes or departments across the bank and to save costs. As seen in Figure 5.3, the last code in this category was ***cost saving*** which was voiced by three middle managers. Participants 1, 2 and 4 mentioned that when management reviewed the operating model, they found duplicate functions and processes that were not needed, therefore, there was a need to combine departments, remove redundant roles and tasks, thereby saving costs to the bank.

Statements in the data to support the codes in this category include:

- *"…restructuring was so important to actually drive that people change and new fresh ideas…"* (Participant 12)
- *"…obtain optimal value from employees…"* (Participant 6)
- *"…free up time for staff to focus on key abilities and create value..."(Participant 1)*
- *"…the focus on cost saving…"* (Participant 4)
- *"…reduce headcount and overheads…"* (Participant 2)
- *"As a bank, our strategy is platform thinking and aligning processes across…"* (Participant 1)
- *"…to align to the strategy of the business area we are servicing…"* (Participant 10)

The next category in this sub-theme is related to digital transformation. As seen in Figure 5.4 below, this category consisted of two codes, namely, ***technology*** and ***automation and improve efficiencies***. As discussed in Section 2.2.3, both codes are common concepts in the literature where it is stated that organisations engage in restructuring to implement new technology or to adopt the use of technology to automate operations (Meyer & Marais, 2015; Anyona, 2017; AlMulla *et al.*, 2019).

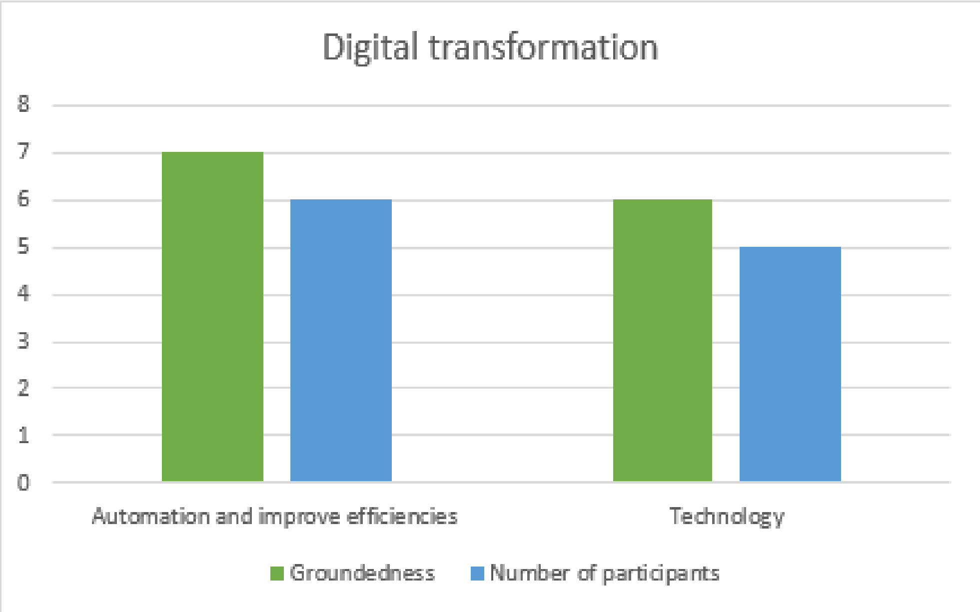

Figure 5.4: The groundedness of codes and number of participants in the category Digital transformation

From the data, it was revealed that six middle managers indicated that internal restructuring was implemented to drive ***automation and improve efficiencies,*** as depicted in Figure 5.4. In addition, Participants 1, 5, 8, 10 and 12 indicated that to support automation and to improve efficiencies, the use of technology is constantly embraced. The data showed that five out of 12 middle management felt that internal restructuring was a necessity, as a result of technology trends and the ability of the bank to adapt to technology advances.

Statements in the data included:

- *"The reason for restructuring to improve efficiencies by saving time…"* (Participant 1)
- *"…efficiencies were brought because of automation…"* (Participant 10)
- *"…to drive certain systems and implement new technologies…"* (Participant 12)
- *"…implement a system to automate task…"* (Participant 10)

- *"…restructuring around systems therefore impact on people…"* (Participant 5)
- *"Restructuring is following a trend of technology where we are always improving…"* (Participant 8)

5.3.1.3 Overall summary of theme 1

From the discussion above, the data shows that primary reasons for the internal restructuring is due to strategy and digital transformation. This confirms the research conducted by Szymczyk (2016) and Anyona (2017) which was discussed in Section 2.2.3. The research indicated the common reasons why organisations restructure are to reduce costs, remove inefficiencies, embrace technology and become more efficient. In addition to the above-mentioned research, the findings in this theme also confirm the research discussed in Section 2.2.3 by Sneader and Sternfels (2020) who mentioned that for organisations to survive, they need to transform their operations, fast-track digital solutions, rethink the organisation and improve revenue. Based on this, it indicates that the banking institution under investigation currently implements internal restructuring processes to transform their way of functioning, to reduce costs which will increase revenue, and continuously implement technology advancements.

In addition, this theme verifies the discussion in Section 2.3.3, where the researcher articulated that the focal banking institution can be classified as having an Eiffel Tower and Adhocracy culture where the focus is on structure and innovation. The data indicates that the focal banking institution tends to restructure by changing structures, roles and responsibilities which are aimed to generate new ideas and value for employees.

This concludes the discussion on the theme, the current practice of internal restructuring in business banking. This theme provided context to the types of internal restructuring processes that the focal banking institution has engaged in and the reasons for the restructuring. This theme, together with the findings in theme 2 below, will assist in answering Research question 1 of the current study.

5.3.2 Theme 2: Ineffectiveness of the internal restructuring processes within business banking

The next theme that emerged from the data was related to the ineffectiveness of the implementation of internal restructuring processes, which answers Research question

1 of the current study. This theme consisted of six categories and two sub-themes, as shown in Figure 5.5 below, with a total of 27 codes.

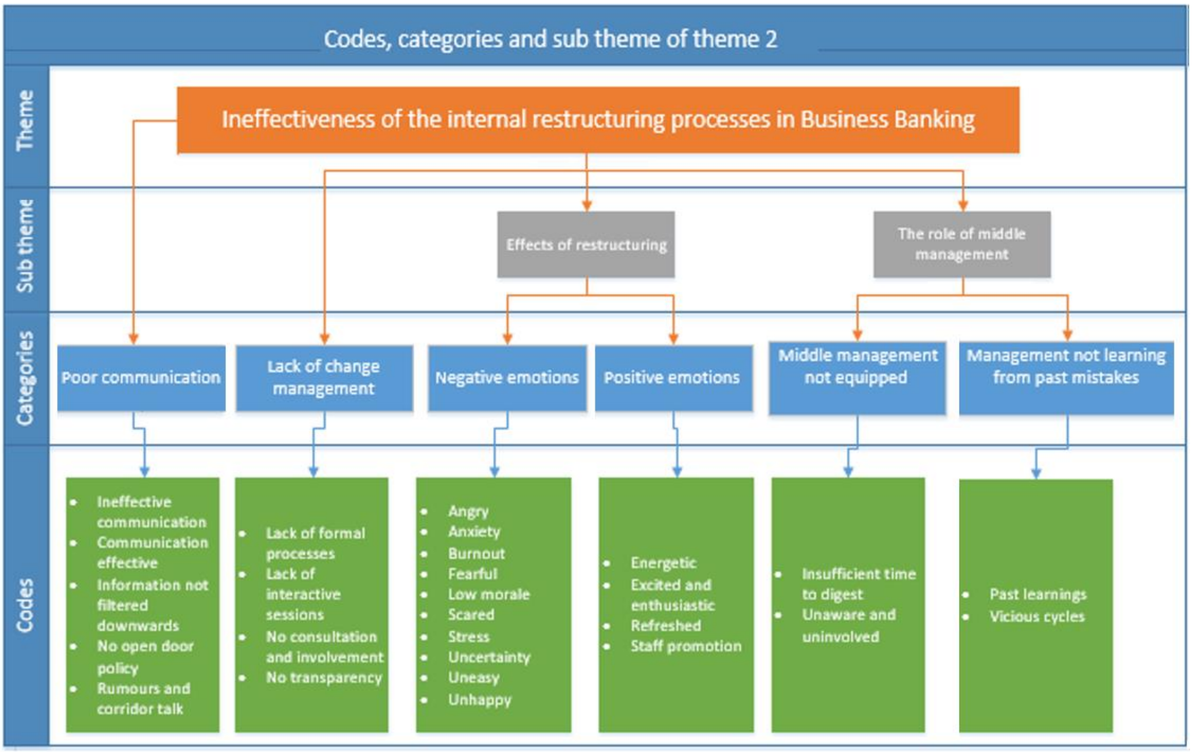

Figure 5.5: Codes, categories and sub-theme of ineffectiveness of internal restructuring processes in Business Banking

The sub-sections to follow will provide a discussion of each category in this theme:

5.3.2.1 Poor communication

This category consisted of five codes, namely, ***ineffective communication***, ***effective communication, information not filtered downwards***, ***no open-door policy***, and ***rumours and corridor talk,*** as depicted in Figure 5.6 below. The literature mentioned in Section 2.3.4 indicates that communication is vital when implementing restructuring strategies as it reduces negativity, helps clear up uncertainty and helps prepare staff for the changes (Fleming, 2017). Thus, this category is a crucially important element of restructuring.

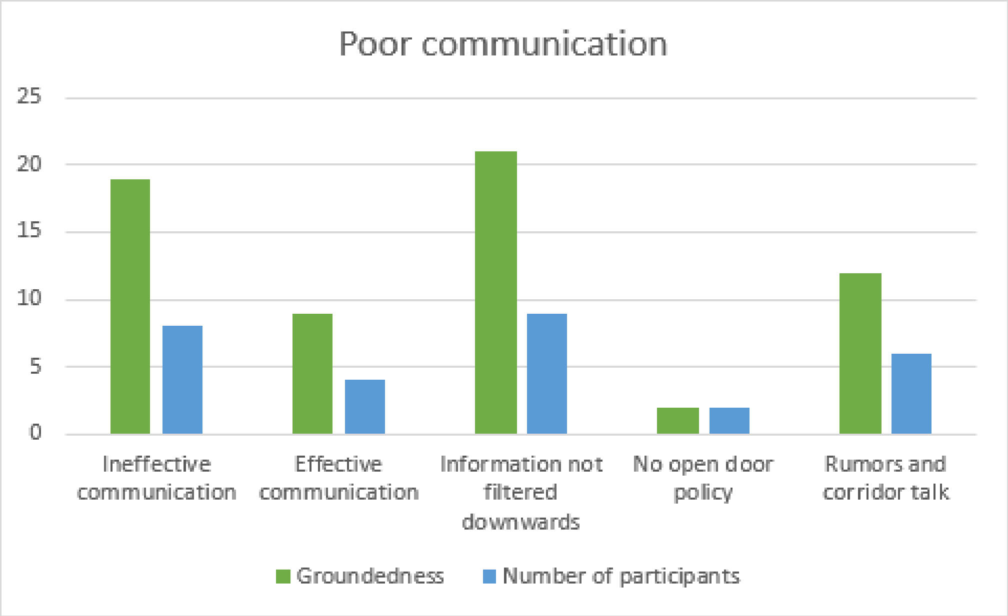

Figure 5.6: The groundedness of codes and number of participants in the category Poor communication

The codes in this category appeared 63 times in the data, as depicted in Figure 5.6, which illustrates its groundedness. The most common component in this category is ***information not filtered downwards***. As portrayed in Figure 5.6 above, this code was the most common in terms of groundedness and response rate. A total of nine out of 12 participants shared this view that decisions are made by executive or top management, but the information does not filter to the lower-level employees. Participants 4 and 6 also expressed that they were told about changes by a third party which clearly indicates that there is a lack of communication present within their respective departments.

The second most common code in this category is ***ineffective communication***. As seen in Figure 5.6 above, a total of eight out of 12 participants indicated that the communication was ineffective. Middle management stated that the communication method was ineffective as the restructure was merely announced, and there was no explanation regarding what and why the restructure is happening. Participants 3, 4, 6, 8 and 9 commonly mentioned that from their experience when a restructure is announced, the method of communication was either a slide presentation, an email or a 30-minute meeting which was considered unfair to make such an important announcement. Participants also indicated that the lack of communication resulted in employees questioning the security of their jobs.

Even though it was commonly expressed that ***communication was effective***, four participants expressed that they have experienced restructures within the bank where the communication method used was positive. These participants mutually shared that the use of a 'town hall' session was effective. According to Teh (2020), a town hall session is a meeting that is hosted by top management, and it aims to engage employees to ensure all employees are aligned with the same communication. It encourages a two-way interactive session, it closes the gaps between management and employees, and it helps build the organisation's culture. Participants 1, 2, 6 and 12 described that the town hall session was a platform whereby the change was announced, it was interactive, and it allowed employees to ask the necessary questions. Participants also expressed that the concept of the town hall session allowed the announcement of the restructure, and the session also became a social event where employees stayed behind and socialised with the new management or team members. Thus, this viewpoint shared by middle managers on the town hall session correlates with the literature. Overall, even though there were some participants who felt that communication was effective, based on the majority of participants, it can be said that the findings indicate that communication is not effective, and this led to uncertainty and employees being concerned about their future in the banking institution.

In addition to the main codes in this category discussed above, codes such as ***no open-door policy*** and ***rumours and corridor talk*** were also present in the data. Middle management also felt that management was not approachable, which prevented open-door policy communication from happening. The participants agreed that when restructuring processes were implemented, there were initially more rumours created by employees instead of formal communication from the business unit. Some participants expressed that there are instances where staff discuss among themselves the changes happening in the department. The participants also felt that in these instances it came across like those staff members were part of the discussion and had additional job security. This created some anxiety among employees.

To support the codes developed in this category, the following statements were used:

- *"It is almost like a dictatorship, so it is merely announced…"* (Participant 8)

- *“Management decided on this at top level and the information was not filtered down to staff…”* (Participant 3)
- *“…being told by a third party instead of your direct leadership*…” (Participant 4)
- *“There was no proper communication…”* (Participant 2)
- *“At one stage when a decision was made, it was literally a one slide presentation to communicate…”* (Participant 9)
- “…*no open-door policy…”* (Participant 3)
- *“…communication is not open door…”* (Participant 8)
- *“…no communication but rather corridor talk and rumours.”* (Participant 5)
- *“There were a lot of whispers…”* (Participant 6)
- *“…gossip and talking at the water cooler…”* (Participant 7)

Overall, the findings in this category revealed that middle management felt that the information about the restructure was not timely and sufficient therefore considered to be ineffective. The participants overall thoughts on communication are that there was a lack of communication during the implementation of the internal restructuring processes which led to uncertainty, anxiety and rumours being created. Some participants stated that the use of effective change management would improve the communication of changes within the business unit. This leads to the next category in this theme which is analysed and discussed below.

5.3.2.2 Lack of change management

Change management is an important element when implementing restructuring strategies. The concept of change management was introduced in Section 2.2.7, where it was defined as guidelines that ensure the smooth implementation of a restructuring process (Mangolela, 2014; Isaacs, 2018). For this reason, this category is important and will be discussed. This category consisted of four codes, as shown in Figure 5.7 below.

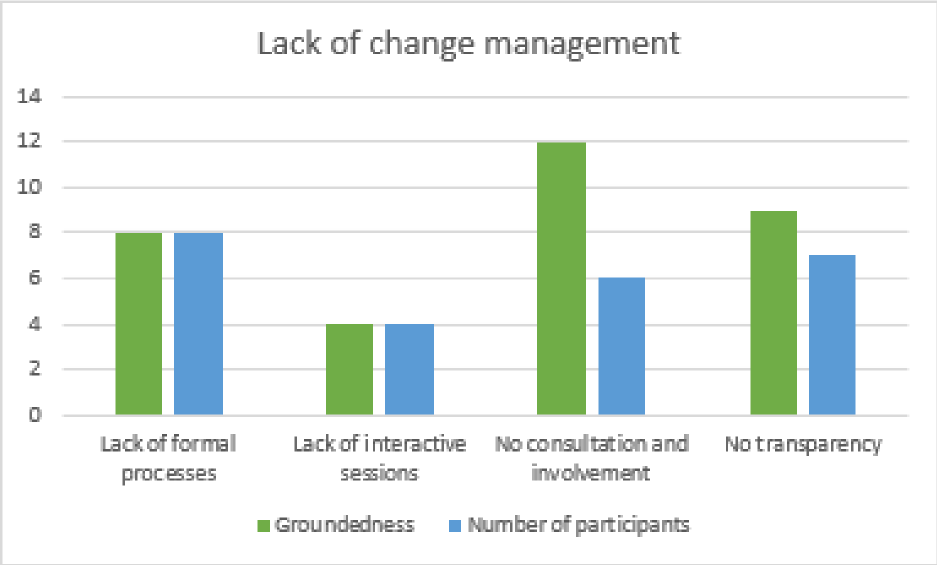

Figure 5.7: The groundedness of codes and number of participants in the category Lack of change management

The codes in this category appeared 33 times in the data therefore indicating the groundedness of these codes. A majority of the participants revealed that there is a ***lack of formal processes*** to assist middle management in implementing internal restructuring strategies and there is ***no consultation, involvement and transparency*** with regard to internal restructuring processes. As shown in Figure 5.7 above, eight out of 12 middle managers expressed that there is a lack of process when it comes to implementing internal restructuring processes. Participants 6 and 8 further articulated that when there is no process to guide management on the implementation of a restructure, the manager implementing the restructure will use his/her own interpretation of how to implement it. As articulated in Section 2.2.5.1, it is necessary and imperative that management have the necessary tools and processes to guide them on how to implement restructuring strategies effectively (Mangolela, 2014; Isaacs, 2018).

The data also revealed that some participants felt that inadequate time was given to staff when the restructure was announced, and there was not sufficient time to allow staff to ask the necessary questions. Middle management felt that employees are frequently just told there is a restructure which encompasses these changes, and employees are expected to adapt. Half the participants repeatedly mentioned that there is a lack of consultation and involvement. As described in Section 2.2.6, employee involvement is essential to gain commitment and lack of employee involvement can result in employees resisting the change (Appelbaum *et al.,* 2017; Fleming, 2017). In addition, as explained in Section 2.2.5.1, middle managers actively partake in an organisation, and they are most influential therefore they can assist in the successful implementation of the internal restructuring process. Therefore, it can be said that the practice of lack of involvement of middle management and employees contributed to the ineffectiveness of the internal restructuring processes. Participants also expressed that they are never consulted about changes and even if there are opportunities for discussion, it is futile, as top management have already made their decision and it cannot be changed.

Furthermore, seven out of 12 participants voiced that there is ***no transparency*** with regard to the restructure and what it encompasses. As a result of not explaining the rationale of the restructure, staff are left with unanswered questions. In addition to this, respondents felt that this lack of transparency led to a lot of uncertainty and uneasiness among employees. The data confirms literature discussed in Section 2.2.6 which described the importance of transparency in a restructure and that transparency entails that the changes are clear and understood by employees, this in turns clears misconceptions and uncertainty (Flovik *et al.*, 2019; Varghese, 2019).

Extracts from data to support the codes in this category:

- *"No change management processes were followed …"* (Participant 2)
- *"Full on impact assessment wasn't done properly…"* (Participant 10)
- *"…no proper documented processes on how change must be implemented…"* (Participant 8)
- *"…staff question why things are a certain way especially when there is no transparency…"* (Participant 6)
- *"…the process is not transparent…"* (Participant 4)
- *"…time was not sufficient to ask pertinent questions…"* (Participant 2)
- *"Leaders tend to operate in silo instead of listening to their team..."* (Participant 5)
- *"It happens without consultation from middle management and staff…"* (Participant 7)
- *"Top management makes the decisions and middle management breaks the news…"* (Participant 9)

To summarise this category, the elements that contribute to a lack of change management was discussed. Change management was discussed as part of the literature review in Section 2.2.7. The importance of change management was emphasised as essential for any organisation to move from its present state to its anticipated future state (Mangolela, 2014). The literature highlights that change management is imperative in any restructuring process as it assists in alleviating anxiety, it demonstrates support from management and it articulates the benefit of the restructure thus enabling buy in from all employees (Mangolela, 2014; Isaacs, 2018; Hussain *et al*., 2018).

The findings in the data indicate that the benefits of the restructure were not explained, the rationale for why the restructure was needed was vague, staff involvement was omitted, and communication was not effective. These elements can be addressed by proper change management. Middle management expressed that a lack of communication and change process hampered the effectiveness of the restructure and led to adverse effects of restructuring being experienced. This leads to the sub-theme that will be discussed in the section to follow.

5.3.2.3 The effects of restructuring

The effects of restructuring emerged as a sub-theme, and it consisted of two categories, namely, ***negative emotions*** and ***positive emotions***. The researcher felt that it was necessary to outline the effects of restructuring to determine whether the outcome of implementing internal restructuring processes was either positive or negative. The first category in this sub-theme was ***negative emotions***.

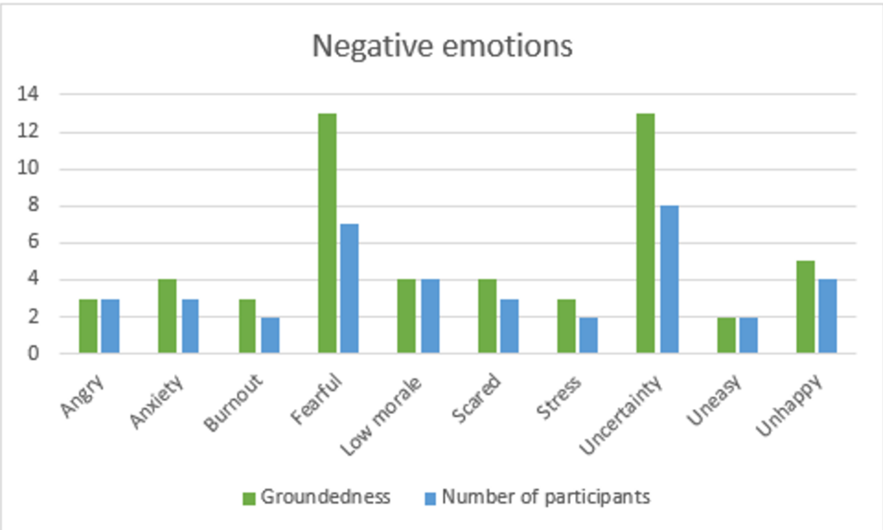

Figure 5.8: The groundedness of codes and number of participants in the category negative emotions

The data in this category aligns to the negative effects of restructuring that was discussed in detail in Section 2.2.4.1. The codes in this category are well grounded in that the aggregate of these various codes appeared 54 times in the data across participants, which is demonstrated in Figure 5.8 above. This category consisted of 10 codes with the most grounded codes being ***uncertainty*** and ***fearful*** which is illustrated in Figure 5.8 above.

Middle management commonly expressed that there is lot of ***uncertainty*** experienced during a restructure. From the data, this viewpoint was represented by eight participants. The response on this code confirms literature discussed in Section 2.2.4.1 which commonly indicates that uncertainty is experienced when employees are unsure of their jobs and future in the organisation (Flovik *et al.*, 2019). Middle management interviewed indicated that uncertainty is closely linked to the lack of communication. Participants felt that because critical information was not filtered down to employees, there was a lot of uncertainty, as employees were unclear about their jobs and the security thereof.

The second most recurrent code in this category was ***fearful***. This code occurred 13 times in the data and represented seven participants' viewpoints which are depicted in Figure 5.8 above. Participants 2, 3, 4, 5, 8, 9 and 10 mutually indicated that on the announcement of the restructure, employees were fearful of job loss. The reason for this emotion was due to the lack of communication and the mere announcement of the change. Participant 4 stated *"no communication around what and why there is a restructure created fear as staff were unsure what is happening"*. Furthermore, Participant 10 acknowledged that even in cases where you communicate, the fear of losing one's job still remains. Research, which was mentioned in Section 2.2.4.1, by Day *et al.* (2017) and Nwoye (2017) indicates that when employees are uncertain, they tend to experience an increased level of job insecurity which may result in employees experiencing burnout and anxiety.

Other codes in this category included ***angry, scared, anxiety, uneasy, burnout, unhappy*** and ***low morale***. Middle management felt that during the initial stages of restructuring, some employees do experience negative emotions as a result of changes that are being announced especially when staff are moved to new roles without consultation and employees being unaware of the full impact of the change. Participants also indicated that with the introduction of new management, employees do experience anxiety as they tend to worry about the new management style. As mentioned in Section 2.2.4.1 anxiety is seen as a common element of internal restructuring and is closely linked to uncertainty (Day *et al.*, 2017).

In terms of burnout, the code burnout was expressed by two participants, which while representing only a small portion of the total participants, is still worth noting. Burnout refers to a state in which employees are exposed to excessive stress, and they experience both physical and mental exhaustion (Day *et al.*, 2017). As described in Section 2.2.4.1, burnout is a common outcome of restructuring, and is experienced when employees feel stressed and have an increase in workload. Therefore management must be aware of it to ensure that it is managed correctly to prevent adverse effects to the business (Nwoye, 2017). In addition, Day *et al.* (2017) expressed that when employees experience burnout they tend to have a negative attitude and outlook.

The data indicated that employees experienced burnout when there are newcomers and when existing employees leave. Participant 3 expressed that the existing employees must deliver and also train newcomers whether it is employees or management. In the event that employees leave because of a restructure there is added pressure as work is distributed to existing staff who have the skill and knowledge.

Additionally, Participants 5 and 11 acknowledged that staff do become ***uneasy*** with change as people are just uncomfortable. Participant 5 articulated that with time as employees become used to the new way of operating, it does become easier for staff to accept the new reality. Participants 4 and 7, as depicted in Figure 5.8, felt that employees were ***stressed*** and emotional as they feared job losses, and some employees were stressed as they were uncertain whether they would be able to adapt to the new changes. As a result of being uneasy, uncertain and stressed, employees become unhappy, and they see the restructure as not being beneficial. Middle management also expressed that upon the announcement of the restructure, productivity reduces as employees experience a low morale.

Quotations from the data to support the various codes included:

- *"Staff become upset…"* (Participant 4)
- *"It caused a lot of anxiety, emotions…"* (Participant 1)
- *"…creates a lot of pressure and staff experiencing burnout…"* (Participant 3)
- *"It becomes too much; people experience burnout and struggle with it…"* (Participant 6)
- *"…your team is at its all-time low…"* (Participant 10)
- *"…dampens the morale of staff…"* (Participant 8)
- *"…lack of uncertainty and uneasiness…"* (Participant 11)
- *"…employees are uncertain of their roles and how they fit in…"* (Participant 2)
- *"…people are uncomfortable…"* (Participant 5)
- *"…for some people, they go into a limp state…"* (Participant 10)
- *"People were worrying that their jobs are at risk…"* (Participant 9)
- *"Staff panic and are scared…"* (Participant 5)
- *"You are stressed on how you are going to adapt…"* (Participant 7)

Overall, this category consisted of the negative emotions that middle management expressed that occurred in experiences of employees. The findings indicate that the internal restructuring process brought on feelings of anxiety, uncertainty, fear, being scared, stressed and unhappy. The participants further expressed that these feelings were heightened by the lack of information, ineffective communication, and employees being unsure about their future in the banking institution.

The findings in this category align with the discussion points from literature that were presented in Section 2.2.4.1. Researchers have often expressed that employees experience restructuring negatively, especially when they are not aware of the changes and how it will affect them (Vundla, 2012; Abolade, 2018; Jensen *et al.,* 2018). It is important to note that not all the respondents in the current study expressed the negative effects of restructuring, as there were some respondents who experienced the positive outcomes of a restructure, and this will be discussed in the next category in this sub-theme.

The next category that led to this sub-theme was ***positive emotions,*** which consisted of four codes, as illustrated in Figure 5.9 below.

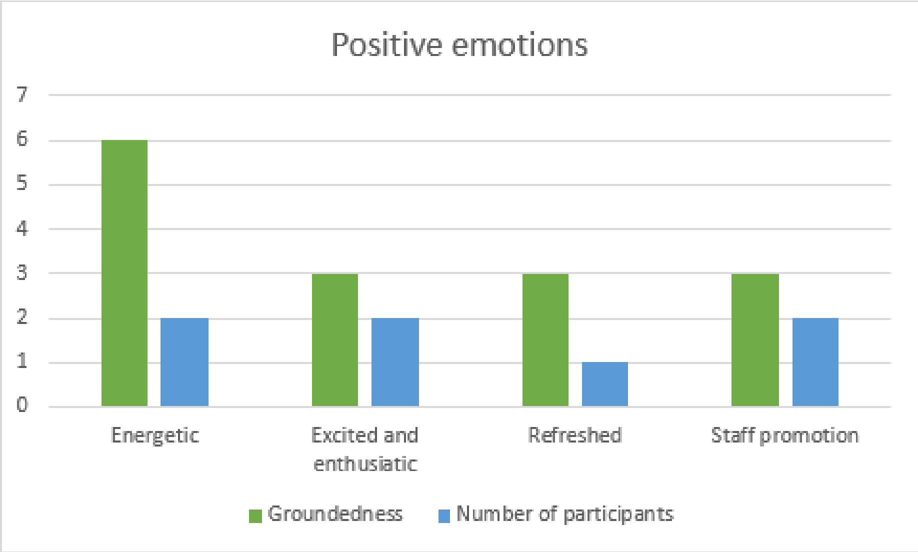

Figure 5.9: The groundedness of codes and number of participants in the category positive emotions

The most grounded code that appeared in the data in this category was ***energetic***. This code occurred six times in the data and was voiced by two participants who mentioned that the restructures brought on new ways of doing things and this resulted in some team members being more energetic. Middle management also indicated that restructuring results in new roles, new ways of work and new functions which allows certain staff to be promoted, enables advancement in employees' career progression and some employees are given the opportunity to learn new things. Participants mentioned that some employees do feel excited, enthusiastic and refreshed with the change that a restructuring process brings. The reason for these emotions is tied to where employees are bored with their current roles and the new changes brings about excitement to do something new.

Statements to support the codes in this category included:

- *"give them new tasks to keep them energised…"* (Participant 8)
- *"energised as you could do something different…"* (Participant 12)
- *"team members are excited about the change as they were bored and want new things…"* (Participant 1)
- *"it creates enthusiasm in the team…"* (Participant 6)
- *"was very refreshed about the changes…"* (Participant 12)
- *"people getting promoted to team leads…"* (Participant 9)
- *"able to move a level up…"* (Participant 3)

The findings in this category confirm the theory that there are indeed positive outcomes of a restructure. As discussed in Section 2.2.4.2, positive effects of restructuring include, increase in productivity, increase in performance as a result of career progression, employees are able to focus on core abilities as inefficiencies being removed, employees can feel more energised and optimistic upon viewing the change as beneficial (Ting, 2011; Nober, 2014; Fleming, 2017; Mabena, 2017; Badubi, 2017). As mentioned in Section 5.3.1.2, one of the reasons that the banking institution partaking in the current study engages in restructuring strategies is to create value for employees and the banking institution. Therefore, it can be said that this is linked to the positive outcomes of restructuring which have been discussed thus far.

Figure 5.10: Negative and positive emotions of restructuring

As illustrated in Figure 5.10, the findings revealed that the negative effects of internal restructuring outweighed the positive effects. From the perspective of middle management, the current manner of implementing internal restructuring processes within the banking institution participating in the current study has resulted in more negative emotions being experienced. Figure 5.10 reiterates the relevance of the current study, as it is imperative that when implementing a restructuring process, the negative emotions of a restructure are minimised. This confirms the literature discussed in Section 2.2.4.2 by Milner (2015) who shared the same viewpoint, and argued that there is a need for management to understand the negative effects so that they can be managed or addressed. As discussed in Section 2.2.4.1, these negative effects can influence the interaction between employees, and can therefore, shape the culture of an environment (Taskiran *et al*., 2017).

It is important to note that middle management has indicated that these emotions are tied to the manner in which the restructure took place and also the benefits that an impacted employee received from the restructure. In other words, if an employee was placed in a position that benefited him/her, they would experience positive emotions, while someone that was unhappy as a result of the restructure will experience negative emotions. The next sub-theme relates to the role of management and how this contributed to the ineffectiveness of the internal restructuring process.

5.3.2.4 The role of management

As illustrated in Figure 5.5, the sub-theme "***the role of management***" consists of two categories namely, ***middle management not equipped*** and ***management not learning from past mistakes***. The first category in this sub-theme was ***middle management not equipped*** and consisted of two codes which is demonstrated in Figure 5.11 below.

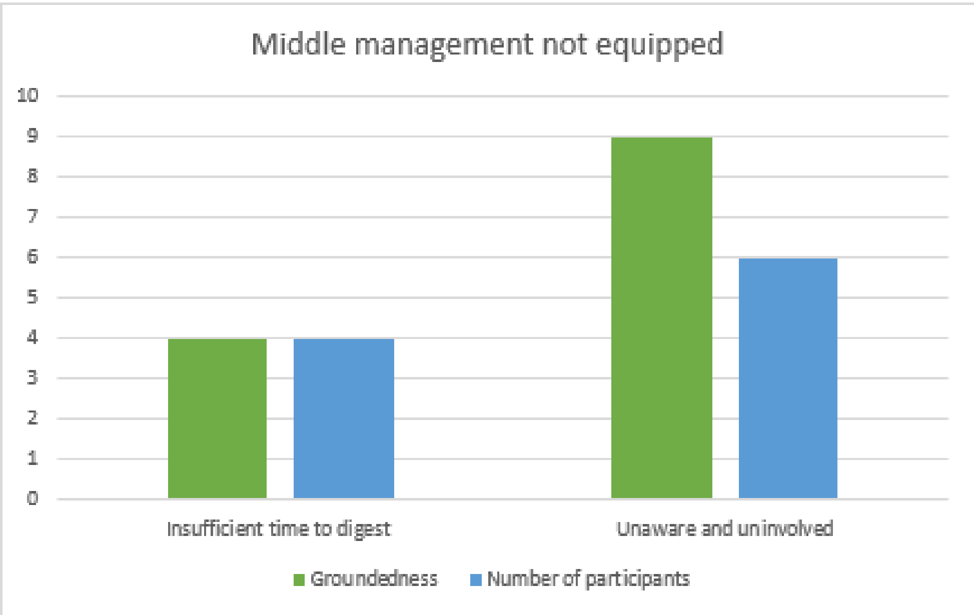

Figure 5.11: The groundedness of codes and number of participants in the category Middle management not equipped

As illustrated in Figure 5.11, the first code in this category was ***insufficient time to digest*** and this code occurred four times in the data and represented the view of four participants. Participants 2, 6, 7 and 11 stated that as middle management there is no time given for them to prepare their staff and to understand the changes that are about to happen. Middle managers expressed that it is quite often that top management merely announces the changes while middle management and employees are present. Participant 2 stated *"the time was not sufficient for managers to digest the news and ask pertinent questions".*

The second code in this category (middle management not equipped) was ***unaware and uninvolved*** which is vital as middle management need to be aware of changes and must be involved to help implement the restructuring strategies successfully (Nannings, 2017). This code was seen in the data nine times and associated with the viewpoints of six middle managers, as seen in Figure 5.11. The participants revealed that when there is lack of involvement and awareness during a restructuring process, it becomes difficult for middle management to enact their respective roles. Participant 5 indicated that "*It becomes difficult when there is no communication between top and middle management as we need to deliver the message to staff and help with the implementation"*. Furthermore, Participant 4 voiced, *"I didn't want to face the people. I couldn't give my team answers on what is going on. As a manager I didn't know what the change was about therefore was unable to relay the message to my team"*.

Middle management is critical to any organisation, and this was clearly articulated in Section 2.2.5. Research conducted by Van Graan and Ukpere (2012) and Nannings (2017) highlighted that the success of any restructuring process is dependent on how the process was carried out, how employees were motivated, and how employees were encouraged to view the changes as beneficial.

The data in this category reveals that middle management is not involved in the initial stages of the restructuring, therefore, they are unable to assist with the implementation, to motivate employees and act as an advocate for change. Vundla (2012) and Nannings (2017) recognised that middle management plays an important role in an organisation, as they are the link between people and achieving the expected results of a restructure. In addition, Section 2.2.5.2 explained the number of roles that middle management plays within any organisation.

Quotations in the data to support the code's development included:

- *"…generally, there is no time to prepare…"* (Participant 11)
- *"…time is not sufficient for management…"* (Participant 2)

- *“…you are just told in meetings…”* (Participant 7)
- *“…couldn’t give my team answers…”* (Participant 4)
- *“Managers do not know what the changes are and therefore unable to relay the message to employees…”* (Participant 2)
- *“It becomes difficult when there is no communication between top and middle management …”* (Participant 5)
- *“Without consultation with middle management, it is done at higher level…”* (Participant 7)

The findings revealed that middle managers felt that there was little or no communication between top and middle management. Middle managers also expressed that they are the trusted level within an organisation as employees report to them and if they are not equipped with the information about the restructure, it becomes difficult for them to motivate staff and this leads to a lot of uncertainty. Additionally, middle managers (Participants 5 and 8) indicated that they understand employee strengths and weaknesses therefore they are in a better position to assist with structural changes. This confirms research discussed in Section 2.2.5.1 by Rouleau and Balogun (2011), Hiekkataipale and Lamsa (2017), Mabena (2017), Nannings (2017), and Hermkens and Romme (2020), where it was stated that middle management help coordinate the change, communicate, motivate employees and ensure the restructuring process is successfully implemented. Therefore, it is difficult for middle managers to actively contribute to the implementing of restructuring strategies without having the necessary involvement and ability to voice their opinions. Thus, this adds to the ineffectiveness of the internal restructuring process.

The next category in this sub-theme is ***management not learning from past mistakes***. This category consisted of two codes, which were past learnings and vicious cycles, as demonstrated in Figure 5.12 below.

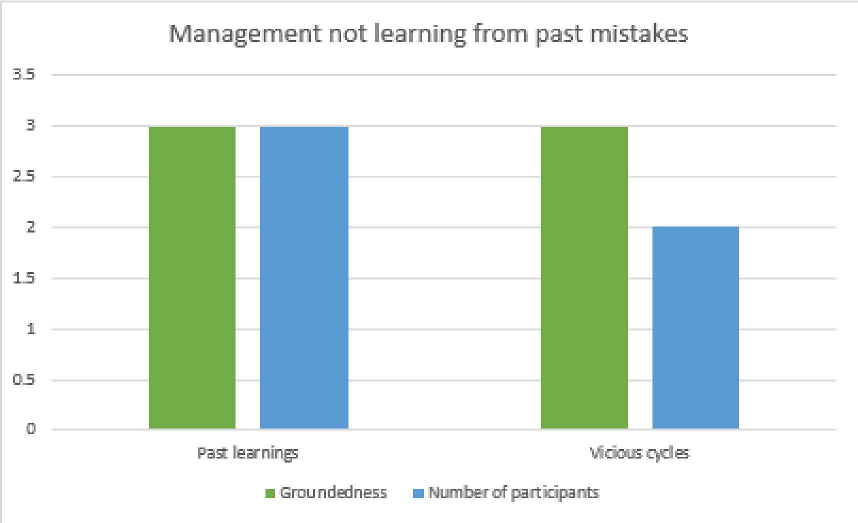

Figure 5.12: The groundedness of codes and number of participants in the category Middle management not equipped

The code ***past learnings*** in this category occurred three times in the data and represented the viewpoints of three middle managers as it can be seen in Figure 5.12 above. Participants 5, 6 and 8 expressed that from their experience, within the banking environment, management does not learn from past implementation of restructures in terms of what worked and what did not work. Participant 5 recognised the importance of reflecting on past restructures and identifying what worked and what did not work in order to avoid repeating the same mistakes. Furthermore, Participant 6 stated *"We make changes in a copy and paste manner whereby we repeat the same mistakes, such as not communicating"*.

The next code ***vicious cycles*** which were seen three times in the data and was voiced by two middle managers, as depicted in Figure 5.12 above. The phrase 'vicious cycle' refers to a situation in which an attempt to resolve one problem creates a new problem that leads back the original situation (Collins, 2022). Participants 8 and 9 revealed when management decides to restructure without the assistance of middle management, they end up moving employees in the wrong roles, and with time, employees become unhappy and end up leaving. This results in the need to restructure again, and this cycle continues until management get its right. Middle management also indicated that when employees resign, the outcome is remaining employees become frustrated with the work overload and eventually resign. The end result is that you continuously have to upskill new staff members, and this results in a vicious cycle that never ends.

Statements in the data used to develop these codes included:

- *"lack of introspection…"* (Participant 5)
- *"we make changes in a copy and paste manner…"* (Participant 6)
- *"restructuring will then occur frequently as we have not learnt…"* (Participant 5)
- *"you restructure again, so it's a vicious cycle…" (Participant 8)*
- *"you get into a dark circle…"* (Participant 9)

The data in this category suggests that within the banking environment, restructures are implemented without a reflection on past restructures in terms of what worked well and what did not work. As a result of this, there is a continuous cycle, where the mistakes of the first restructure are not corrected but rather repeated, which results in the consequence of employees resigning and the constant need to upskill new employees. The data in this category does verify the theory discussed in Section 2.2.6 by Hussain *et al.* (2018) and AlManei *et al.* (2018) who mentioned that it is critical for management to understand the consequences of changes, and how employees will cope with changes. This can be done by involving middle management and learning from previous restructures.

5.3.2.5 Overall summary of theme 2

Overall, the findings of this theme indicate that there is poor communication and lack of change management in the implementing of the internal restructuring processes within the banking institution partaking in the current study. Additionally, the data revealed that middle management is not adequately informed and equipped therefore unable to actively contribute to the successful implementation of the internal restructuring processes. This results in the restructuring processes being ineffective and the overall outcome is that a number of negative consequences are experienced by employees.

Literature discussed in Section 2.2.6 suggests that communication and effective use of communication channels can assist in clearing any misunderstandings which may contribute to any negative outcomes being experienced (Ting, 2011; Vundla, 2012; Abolade, 2018). In addition to the need for employees to be well informed, as explained in Section 2.2.5.2, middle management itself needs to understand the change and have the necessary tools to assist in implementing the restructuring processes successfully (Rezvani, 2017). Furthermore, the role of middle management is critical in any restructuring process as they are seen as the most influential level within any organisation (Hussain *et al.*, 2018). As explained in Section 2.2.5, change management is necessary in implementing any restructuring process as it assists in reducing anxiety, clearing uncertainty, helps convey the benefits to employees and can be seen as a tool to support management in the implementation of the process. Thus, the data in this theme concurs with the literature that was discussed in Sections 2.2.4, 2.2.5 and 2.2.6. The findings in this theme answer Research question 1 of this study: ***"What is the effectiveness of the internal restructuring process as perceived by the middle management?"***

To conclude this theme, it can be said that the data thus far revealed that when restructuring processes are implemented, there is an impact on roles, responsibilities and structure within an organisation. The implementation of restructuring does result in uncertainty, anxiety and stress among other negative outcomes which may influence the behaviour of employees resulting in an impact on culture. Therefore, the next themes will unpack the impact of the internal restructuring processes on the elements of culture.

5.3.3 Theme 3: Influence of internal restructuring processes on values, beliefs, traditions and trust

This theme that emerged from the data related to Research questions 2 and 5 of the current study, namely, *"How has the internal restructuring process impacted the trust of employees as perceived by middle management?"* and *"How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?".* This theme addresses the influence of internal restructuring processes on the values, beliefs and traditions of the banking institution by considering the trust component.

The data indicated that middle managers view trust as a belief that employees hold for the management and the bank therefore it defines the relationships within the bank. Furthermore, this theme does not have any sub-themes as the researcher did not find similar categories that could be combined to form a sub-theme. This theme consisted of five categories which is shown in the Figure 5.13 and a total of 15 codes. Each category will be explained in the section that follows.

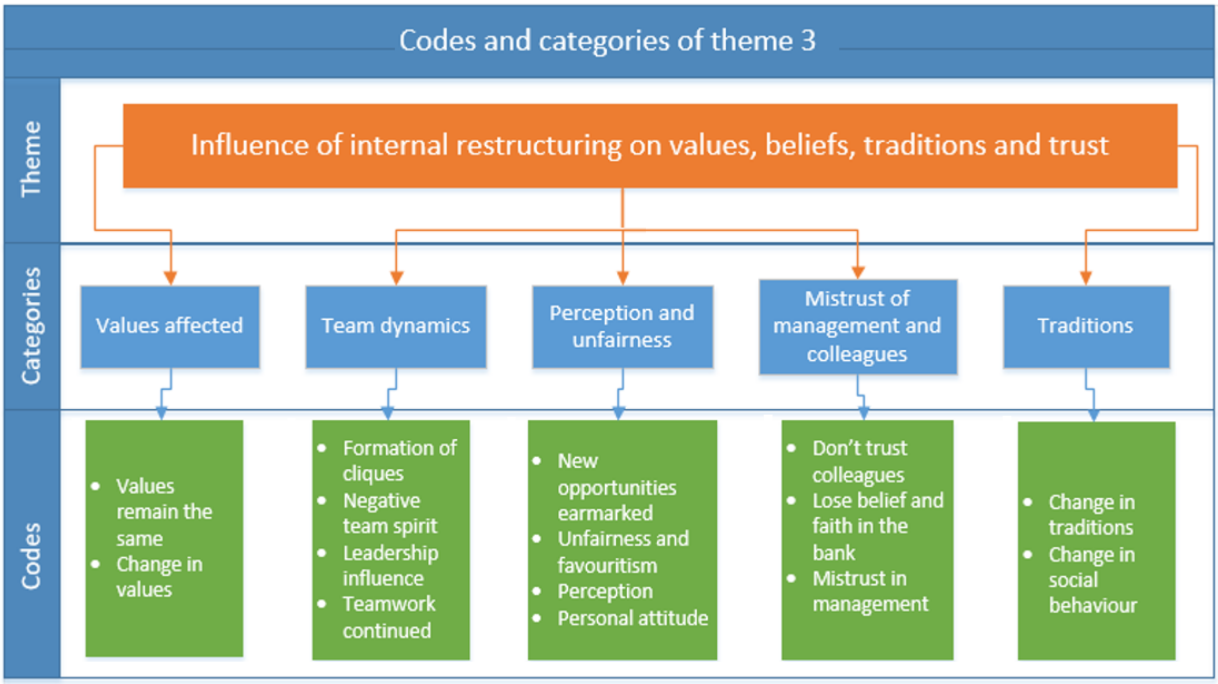

Figure 5.13: Codes and categories of the influence of internal restructuring processes on values, beliefs, traditions and trust

5.3.3.1 Values affected

The first category in this theme is values and refers to how internal restructuring processes affect the values of the bank. As described in Section 2.3.1, values are the goals and principles that guide employee behaviour and that provide employees with a sense of belonging (Bryne *et al.*, 2019). This category consisted of two codes namely: ***Values remain the same*** and ***change in values,*** which are demonstrated in Figure 5.14 below.

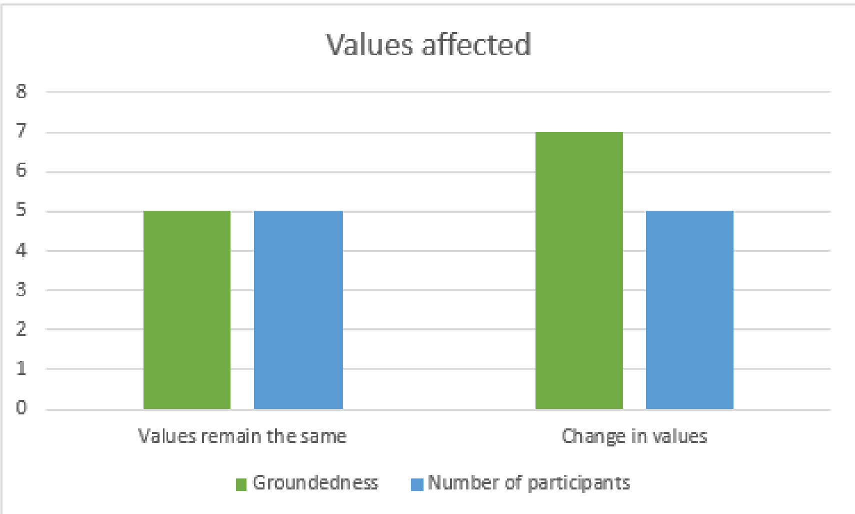

Figure 5.14: The groundedness of codes and number of participants in the category Values affected

According to the data, there was a clear split in the number of respondents and their specific view. Figure 5.14 reveals that five out of 12 participants indicated that values do change, while five other participants stated that values remain the same. The remaining two participants (Participants 3 and 5) remained neutral, in the sense that they felt that it may affect values, depending on how the changes were carried out and the effect on employees individually.

As seen in Figure 5.14 above, the first code in this category is ***values remain the same***. Middle management expressed that the values of the bank are not changed but at the time of the restructure, it may come across as if employees are not practicing the banks values. Participants 6 and 12 articulated that the bank has core values, for example innovation and working towards a collective goal. During a restructure employees experience feelings of insecurity and being scared which results in employees being more withdrawn which comes across like employees are not contributing to the same collective goals set out. Furthermore, Participant 1 stated, *"Restructuring does not change the values as set out by the bank but rather the process of getting work done is altered".*

The second code in this category was ***change in values,*** which appeared seven times in the data. Participants 2, 4, 7, 8 and 10 shared a mutual view, indicating that a change in the bank's value system can be seen as a result of changes introduced in the restructuring processes. Participant 4 stated *"when you lose trust in management and the organisation you work for, it becomes difficult to uphold the bank's values".* Middle managers recognised that a change in values is due to the discomfort that employees face during a restructure. Furthermore, Participants 6 and 9 also acknowledged that team values are affected as employees become disengaged and work in silos. As stated in Section 2.2.4.1 employee engagement refers to a positive attitude that employees have towards the values of an organisation therefore they are willing to contribute to ensure results for both the organisation and the employee (Marais & Hofmeyr, 2013). Therefore, when employees are disengaged, it affects the working relationship with other colleagues and the overall culture of teamwork and collaboration. Thus, the data is verifying literature as there is a link to employees feeling disengaged and how they interact with other.

Additionally, Participant 4 associated change in the bank's values with the introduction of new management. Participant 4 stated, "*Previously the bank was about ubuntu,* *teamwork, honesty and collaboration. Staff conformed to these values. Now the new leaderships coming in, they do not believe in the same values*". Participant 4 explained that new management drives a new culture which is more selfish-orientated, in the sense that it is about individual career growth and not about people. Middle managers also described that team members value certain aspects within a working environment, and when new leaders join, they may make changes, and this comes across as if management does not care about the team values.

Participants 2 and 10 mentioned that when there is a merge of two departments, the value and belief system may be different in the sense that the focus is different. In other words, in the previous team, relationships are valued while in the new team, rules and output are valued. This finding correlates with literature which suggests that a common challenge with mergers is defining of how work is done, and which culture will dominate (Sciriha & Debono, 2017; Engert, Kaetzler, Kordestani & MacLean, 2019).

Statements in the data to support the codes in this category development included:

- *"…generally, the banks values are upheld…"* (Participant 11)
- *"It's still the same bank so you will practise the same core values…"* (Participant 12)
- *"…no drastic changes, values remain pretty much intact…"* (Participant 1)
- *"You lose faith in the bank and belief in the bank. You don't want to promote your place of work. Couldn't uphold the values of the bank…"* (Participant 4)
- *"…in the beginning it affects values…"* (Participant 7)
- *"…the values would be affected…"* (Participant 8)

Overall, this category indicates that values of the bank remain the same, however, the way employees live these values are affected. This is significantly experienced when pertaining to the team values and how employees engage with each other. This verifies research discussed in Section 2.3.1 by Ahmed and Shafiq (2014), that values and beliefs of any organisation provide its employees with a sense of purpose, and therefore, employees either feel encouraged or discouraged to work as a team and contribute effectively.

5.3.3.2 *Perception and unfairness*

This category relates to the beliefs of the employees and how this has been affected by perceptions that employees hold. The category consisted of four codes and is considered well-grounded, as it appeared 35 times in the data across participants, as shown in Figure 5.15 below. The codes that emerged from the data were ***new opportunities earmarked, perception***, ***unfairness and favouritism, and personal attitude***.

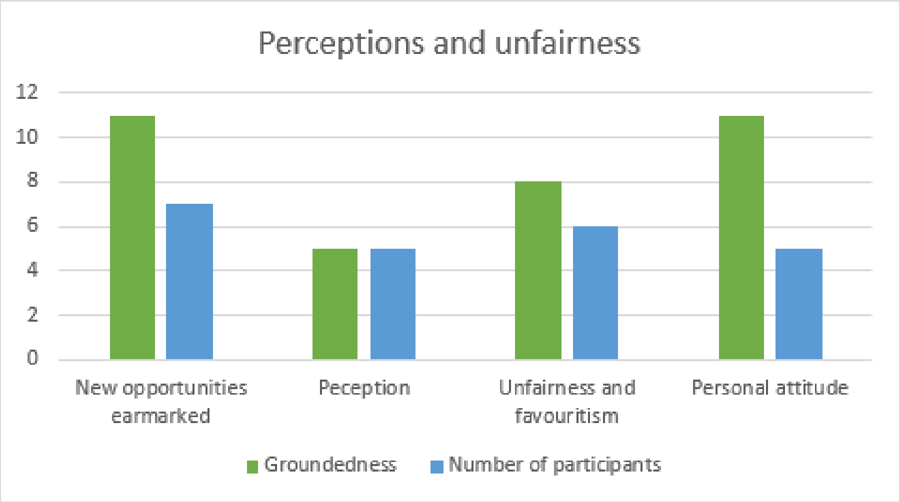

Figure 5.15: The groundedness of codes and number of participants in the category Perceptions and unfairness

From the data, it was revealed that the most recurrent code in this category was ***new opportunities being earmarked,*** which is shown in Figure 5.15. The concept 'earmarked' as explained by participants, refers to new opportunities not being advertised and being ringfenced for certain individuals. The data revealed seven out of 12 middle managers who were interviewed indicated that when there are new opportunities, management does not provide an equal opportunity for all employees to apply and go through a proper recruitment process. Participant 7 stated, "*When there are new opportunities, it is very rarely that it is advertised as management have somebody in mind. Most of the time when a job is available and it is advertised, they have already allocated the job to someone*". This view was shared by Participants 3, 4, 5, 6, 7, 8 and 11, suggesting that this trend of reserving jobs for preselected individuals has become a common practice within the bank participating in the current study. Middle managers also mentioned because of the lack of communication and transparency in the recruitment process regarding new opportunities during a restructure, it adds to the level of unfairness and leaves employees feeling demotivated and interferes with their proposed plan of career progression.

The next code in this category, ***unfairness and favouritism,*** represented the viewpoints of six out of 12 participants. Middle managers expressed that when employees are not considered for promotions or a new position, they question their loyalty to the bank. Participant 3 stated *"you work hard yet your name is not considered for a promotion which is unfair and frustrating".* The code ***perception*** appeared five times in the data and was voiced by five participants. Participants 3, 4, 6, 7 and 11 explained that a lack of information during a restructure resulted in employees creating their own perceptions about the restructure.

As shown in Figure 5.15, the last code in this category was ***personal attitude,*** which occurred 11 times in the data and was mentioned by five out of 12 participants. Middle managers stated that it was dependent on the person and their mindset which determines if there is any impact on the values and beliefs of the bank. To elaborate on the above statement, Participant 5 articulated as follows: "*When changes are announced, it is up to the individual to deal with the news positively or negatively. When things involve people, there is emotions and feelings therefore we need to consider this. Different people deal with change differently.*" A common view shared by the participants, is that initially people are scared when a restructure is announced but because of positive attitude, employees accept the change and move on.

Quotations from the data that support this category development include:

- *"…there is a question of unfairness and favouritism…"* (Participant 4)
- *"…some staff feel there is some element of favouritism…"* (Participant 1)
- *"New opportunities are advertised because of governance perspective but it's normally earmarked…"* (Participant 11)
- *"…not advertised which leads to unfairness…"* (Participant 5)
- *"…lack of transparency in new opportunities which are earmarked to certain people…"* (Participant 4)
- *"It depends on perception and how employees view the change."* (Participant 3)
- *"People start filling in the gaps themselves…"* (Participant 6)
- *"You work hard but yet your name is not considered."* (Participant 3)

- *"Positive because of mindset and approach to work…"* (Participant 6)
- *"Somebody that is very receptive will be happy with the restructure…"* (Participant 8)
- *"Different people deal with change differently."* (Participant 5)

Overall, middle managers felt that because of a lack of transparency and communication, employees tend to reach their own conclusions about the restructure. Middle management felt that it depends on how each employee views the restructure and whether or not it is beneficial to them, which will affect their perception or view of the restructure. Participants 6 and 7 went further to mention that management plays a crucial role in eliminating any incorrect perceptions and to practise fair processes when recruiting for new opportunities. Additionally, this category also revealed due to an employee's personal mindset towards change, it will affect the employee's view of the restructure and acceptance of changes thereof. In Section 2.3.4.2, it was described that an individual's attitude and behaviour influence the way an employee experiences a change (Mabena, 2017). In addition, researchers, such as Nannings (2017), Fleming (2017) and Badubi (2017) posited that people deal with change in different ways, and when employees perceive a change positively, they are able to view the benefit of the change, and this affects their attitude and behaviour.

The data in this category confirms the literature, as discussed in Section 2.2.4.1. The behaviour of employees influences the way employees perceive the process of fairness and equality, and the level of openness demonstrated by management during and after the restructuring process (Mabena, 2017). In addition, Dubois *et al.* (2013) stated that the team may perceive the promotion of employees as being unfair, which may result in employees displaying feelings of distrust, and cause them to resist the changes being introduced. Furthermore, in Section 2.3.2.1, Schein (2017) mentioned that artefacts influence the underlying assumptions through espoused values. This implies that an organisation's structures may influence unobservable elements such as perceptions and thoughts. In the case of the banking institution participating in the current study, the findings indicated that the changes introduced were perceived negatively, and therefore, the employees' working relationships were affected. In addition, as a result of favouritism and unfairness, this affected the values employees follow and the beliefs they hold of the bank. To conclude this category, it can be said that it relates to the beliefs employees share in terms of fairness and equality.

Therefore, when management is perceived as going against this belief, the trust component is affected, which will be discussed in the section below.

5.3.3.3 Mistrust of management and colleagues

This category consisted of three codes, namely, ***don't trust colleagues, lose belief and faith in the bank*** and ***mistrust in management*** which can be seen in Figure 5.16 below.

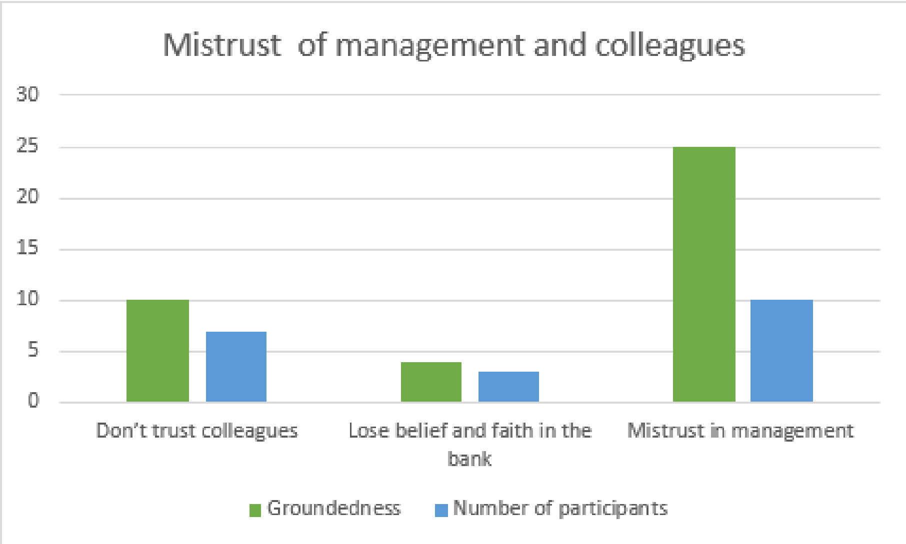

Figure 5.16: The groundedness of codes and number of participants in the category Mistrust management and colleagues

The codes in this category appeared 39 times in the data which illustrates the groundedness of these codes and its contribution to the overall theme. The most recurrent code was ***mistrust in management*** and represented 10 out of 12 participants' view. Participants 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 indicated that there is mistrust in management. Participants revealed that when there is a lack of communication and transparency in the restructure process, it creates uncertainty which affects the level of trust employees have towards management. Participants 3, 4, 7 and 11 associated mistrust in management as a result of new opportunities being reserved for certain individuals.

In addition, Participants 4 and 10 mentioned that rumours being spread prior to the actual announcement of the restructure also contributed to perceptions being created. Participants 2, 3, 4 and 7 felt that when a restructure involves new management, employees tend not to trust management, however, over time the trust component improves. Middle managers expressed that employees do not want to perform at their best as they are sceptical of management as a result of uncertainty, lack of transparency and communication in the restructuring process. Middle managers also acknowledged that while performance does not come to a complete halt, it does slow down a bit as employees are uncertain about the changes in the restructure and their future in the bank. Participant 7 articulated that where there are frequent restructures, employees mistrust management as they are unsure if management is doing the right thing. This viewpoint correlates with the definition of trust which was articulated in Section 2.2.4.1, as the belief that employees feel that the management and organisation will act in a way that is beneficial (Marais & Hofmeyr, 2013).

The next code in this category was ***don't trust colleagues,*** which occurred 10 times in the data, and represented the view of seven middle managers, as illustrated in Figure 5.16. Participants 4, 5, 6, 8, 9 and 11 associated the trust being broken between colleagues as a result of promotions being reserved for certain individuals. Participants expressed that it comes across like these colleagues that were promoted had more information than others therefore it is perceived that they cannot be trusted. This code is linked to the category discussed in Section 5.3.3.2, where new opportunities being earmarked was discussed. In addition, Participant 3 indicated that when colleagues join as a result of the movement of employees during a restructure, the trust between employees is affected.

As seen in Figure 5.16 above, the last code in this category was ***lose belief and faith in the bank,*** which appeared four times in the data, and was voiced by three middle managers. Participants 4, 6 and 10 felt that when trust is broken, it affects the belief and faith that employees hold in terms of the bank. Middle managers indicated that employees do not believe that management will act in their best interest.

Statements in the data included:

- *"…staff don't trust each other…"* (Participant 11)
- *"…you lose trust in colleagues…"* (Participant 4)
- *"…you lose faith in the bank…"* (Participant 4)
- *"…they feel that their personal belief system is threatened…"* (Participant 10)
- *"…lose faith in the bank especially when an outside person is appointed…"* (Participant 6)
- *"…a bit sceptical of management…"* (Participant 12)

- *"…create a sense of doubt in people as they think you are lying to them…"* (Participant 1)
- *"There is no trust in management…"* (Participant 10)
- *"Trust in management is broken…"* (Participant 2)

Marais and Hofmeyr (2013) defined trust within a context of an organisation as an employee's assessment of the trustworthiness of the environment they work in and the assurance that decisions made within the organisation are beneficial, as mentioned in Section 2.2.4.1. With reference to theme 2, the internal restructuring processes were associated with high levels of uncertainty. This category indicates that employees do not trust the management of the organisation. Additionally, as discussed in Section 2.2.4.1, Mwangi (2017) and Nannings (2017) mentioned that when employees experience a restructuring process negatively and have high levels of uncertainty, it affects their trust towards the organisation and management. Thus, the data in this category confirms the literature that indeed trust is affected and it is associated with high levels of uncertainty and the manner in which the restructure was carried out.

5.3.3.4 Team dynamics

The category in this theme consisted of four codes and relates to team dynamics. As seen in Figure 5.17 below, the codes in this category are ***formation of cliques, negative team spirit, teamwork continued*** and ***leadership influence***. The trust component that was discussed in Section 5.3.3.3 is closely linked to this category as participants expressed when there is a lack of trust, there is a formation of cliques which may affect teamwork either positively or negatively.

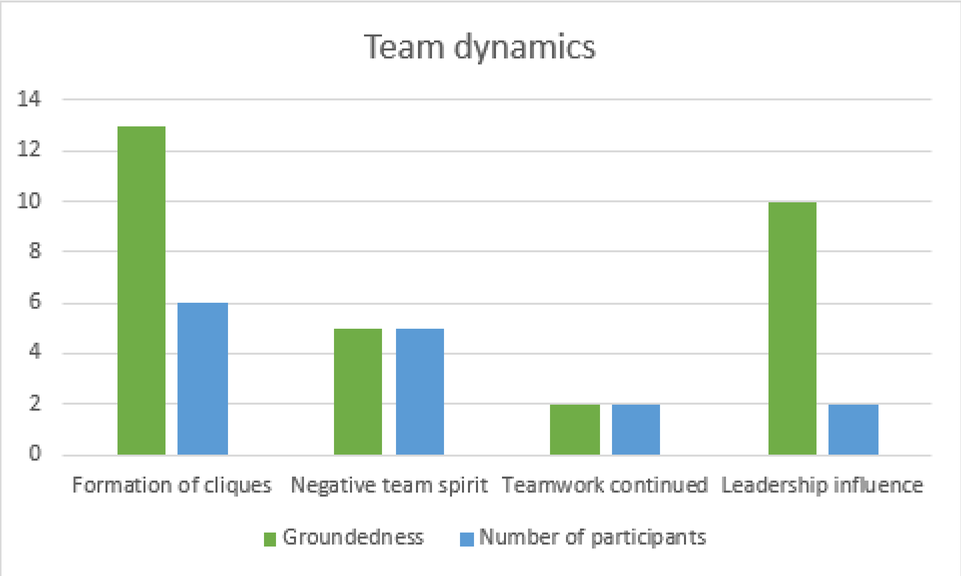

Figure 5.17: The groundedness of codes and number of participants in the category team dynamics

As it can be seen in Figure 5.17, the ***formation of cliques*** after a restructure is announced is a shared viewpoint of six middle managers. The formation of cliques was not found in the literature associated with restructuring, and is therefore, considered to be a new finding of the current study. The concept of cliques refers to employees with similar feelings and thoughts banding together (Smith, 2013). Participants 1, 6, 7, 9, 10 and 11 indicated that the formation of cliques within the team is due to employees sharing common feelings towards a restructure. Middle managers further described the formation of cliques as having two separate teams developing within one team. Furthermore, it was indicated that employees that are part of the same clique tend to engage more which affected relationships, interaction and changed team dynamics. Employees tend to trust and work openly with employees in the same clique which hampered the morale of the team.

In addition to the above, the data revealed that five middle managers felt that ***team spirit is affected negatively*** with internal restructuring processes, as seen in Figure 5.17. Team spirit refers to the attitude that enables people to work well together which is key for a strong organisational culture (Schwartz & Harris, 2020). Participants 5, 6, 8, 9 and 10 voiced that the effect on team spirit is primarily due to employees not accepting the restructure and changes that management introduce as they do not agree with it. Participant 8 and 9 mentioned that when employees do not support the restructure in terms of movement of employees or promotions, it affects team sprit as employees are not happy therefore they become withdrawn.

The code ***leadership influence*** represents the view of two participants, and appeared 10 times. Middle management acknowledged that during a restructure it is visible that some people of power do have an influence when employees tend to go against changes. Participants indicated that this causes employees to be afraid to speak up which goes against the banks value and belief system, and this affects teamwork. Middle management expressed that employees are afraid to communicate or interact with management and colleagues as they are unsure of whom to trust.

As explained in Section 2.3.4, a strong relationship exists between leaders and the culture within an organisation. Al Rahbi *et al.* (2017) and Nannings (2019) articulated that leaders play a critical role in shaping the organisation's culture by motivating employees and encouraging an environment of open communication and teamwork. The findings in this category prove this theory, as it is indicated that the leaders and their influence results in employees being afraid to speak and communicate their views.

The last code in this category was ***teamwork continued*** which appeared twice in the data, and was expressed by two middle managers, as depicted in Figure 5.17. Participants 3 and 6 stated that teamwork and collaboration continued even though people were affected emotionally and personally.

Quotations in the data included:

- *"There are cliques formed based on common feelings or perceived common feelings…"* (Participant 11)
- *"There is a lot of cohesion because everyone sorts of pulled together from a fear point of view…" (Participant 10)*
- *"People find groups that share the same pain…"* (Participant 7)
- *"…focus on personal goals…"* (Participant 10)
- *"…team spirit goes and depreciates…"* (Participant 8)
- *"…team spirit not good…"* (Participant 9)
- *"…collaboration and willingness are still there…"* (Participant 3)
- *"…collaboration continued…"* (Participant 6)
- *"…you don't know who is close to who…"* (Participant 4)

- *"You are not going to voice your opinion as you fear the consequences thereof…"* (Participant 8)
- *"When staff asked questions, they were labelled the problem children…"* (Participant 4)
- *"There is a fair deal of politics in the business…"* (Participant 8)

Overall, the data in this category reveals that as a result of employees not accepting the changes as introduced with the restructure, team dynamics is negatively affected as employees do not trust each other, and do not want to interact and collaborate. This confirms research discussed in Section 2.3.4, where Taskiran *et al.* (2017) stated that organisational culture defines the way employees interact with each other and the value of these relations. Furthermore, Mangolela (2014) suggested that employees set the tone for a culture within an organisation. Thus, the findings in this category verify research that employees that are affected negatively influence the culture of an organisation, which in turn, affects the manner in which employees interact and work together. This goes against the beliefs and values of the bank, which ultimately, encourages teamwork and collaboration.

5.3.3.5 Traditions

This category comprises of two codes, namely, ***change in social behaviour*** and ***change in traditions,*** which is illustrated in Figure 5.18 below.

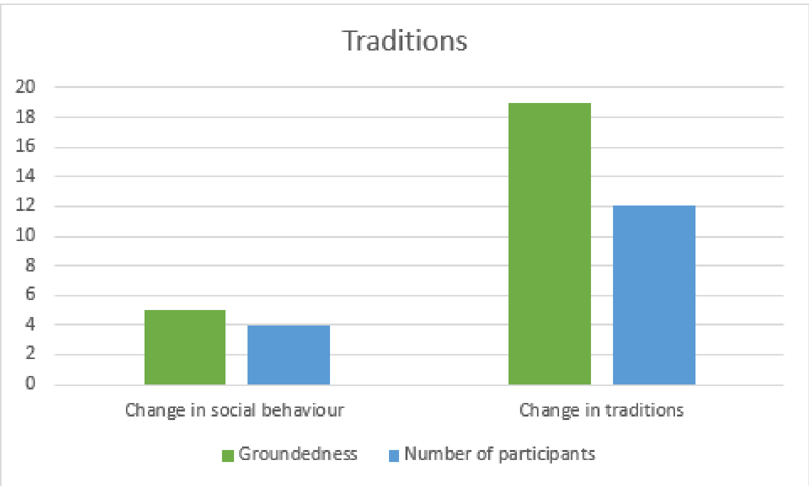

Figure 5.18: The groundedness of codes and number of participants in the category traditions

The codes in this category appeared 24 times in the data across participants. As illustrated in Figure 5.18 above, the most reoccurring code was ***change in traditions*** which represented the view of 12 middle managers. Participants 3, 11 and 12 portrayed that once a restructure is announced, work tends to take priority as the focus is in implementing the necessary changes. Middle managers indicated that there is a constant pressure to deliver therefore there is no time for celebrations and any form of traditions such as events, social gatherings etc. In addition, middle managers explained that as a result of work overload, employees do not want to socialise and merely focus on completing tasks assigned to them.

In addition, Participants 1, 3, 4 and 5 associated changes in traditions with new management. Middle managers expressed those traditions can either be affected in a positive or negative manner depending on the situation. For example, Participant 1 mentioned that where there are no traditions, and a new manager joins and introduces traditions, this is seen as positive and helps shape the culture of the bank. However, in contrast, Participant 3 explained that when there are traditions being practised within a team that encourage team spirit, the joining of a new manager can change these traditions. In such a case, the team may view this as being negative and perceive that the manager does not care for their traditions. Participant 4 mentioned traditions such as celebration of birthdays, gestures such as gift /food on special occasions, and Women's Day and National Braai Day, were no longer practised. Middle managers indicated that new management stopped these events or rituals in an attempt to save costs.

Participants 6 and 8 explained that rituals such as the team having breakfast is affected by employees that do not accept changes introduced in the restructure. For example, Participant 8 described that when the team does not agree that certain individuals should be promoted, after the restructure, these team members do not want to partake in a social event or rituals or uphold any traditions. In addition, Participant 2 associated traditions changing when two departments amalgamate, and the one department's rituals dominate the other. Lastly, Participant 9 expressed that within their area of work, there are no traditions being practised.

The second code in this category was ***change in social behaviour*** which was voiced by four middle managers. Participants 6, 7, 9 and 10 mentioned that developing relationships in the team naturally results in traditions and rituals. However, after a restructure, many employees do not want to interact as they experience negative feelings with regard to the restructure therefore these employees become withdrawn and do not partake in traditions as they do not believe in management and the bank.

Quotations in data to support codes in this category included:

- *“New management doesn’t celebrate milestones…”* (Participant 4)
- *“We can definitely work on celebrating success…”* (Participant 12)
- *“We don’t really have traditions…”* (Participant 9)
- *“Work ethic comes before traditions, celebrations and team events…”* (Participant 3)
- *“…just literally greet, sit down and get through their work…”* (Participant 10)
- *“There was no banter, however, the socialness stopped…”* (Participant 6)
- *“…socialising decreases…”* (Participant 7)
- *“New management kept the traditions the same and perhaps take it to the next level…”* (Participant 3)
- *“Some new leaders bring what worked in their old teams…”* (Participant 6)

Overall, the data in this category indicates that when restructuring processes are implemented, traditions change as a result of new management, an increase in employee’s workload, employees not accepting changes or not being happy with the changes. Middle managers recognised that after a restructure, the interaction between employees can decrease as a result of them experiencing negative feelings with regard to the restructure, therefore, these employees do not want to participate in any rituals or traditions that the team may have. In addition, Participants 1, 3, 4, 5, 11 and 12 also acknowledged that traditions are important as they help convey the strategy, encourage team spirit and help improve the mood of employees.

As described in Section 2.3.1, traditions is an element of culture that refers to symbols, rituals and ceremonies which help shape employee’s behaviour and helps instil values (Pietruszka-Ortyl, 2019). Traditions are used as principles to teach new employees about the way that an organisation works, and therefore, is a critical piece of organisational culture (Odor, 2018). The data in this category revealed that traditions as an element of culture are affected by internal restructuring processes. The data also confirmed that when employees feel negative towards a restructure, it affects their interaction and subsequently their involvement in upholding traditions that the bank may practise. Overall, the data in this category verifies the research discussed in Section 2.3.1, where Sueldo and Streimikiene (2016) indicated that traditions and rituals are important as they enable employee stability, togetherness and unity. In addition, traditions reinforce values, and in the case of the bank, when traditions are affected, team values are altered.

5.3.3.6 Overall summary of theme 3

Overall, this theme relates to the effect of the internal restructuring processes on elements of culture such as values, beliefs, traditions and trust. This theme answers Research questions 2 and 5 of the study: ***"How has the internal restructuring process impacted the trust of employees as perceived by middle management?"*** and ***"How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?"***

The data in this theme revealed that the core values that the bank sets out remains the same, however, the manner in which the values are carried out changes as a result of internal restructuring processes. Middle managers confirmed that the team values are affected as employees become disengaged, do not trust, and do not want to interact with each other. In addition, the data indicates that within this banking institution, new opportunities are normally earmarked for specific individuals, which creates unfairness and contributes to employees losing trust in management and the bank.

It was further revealed that mistrust in management was a result of lack of communication, transparency and high levels of uncertainty. It was also indicated that the end result is that employees that share the same feelings towards the restructure tend to form cliques which affects the working relationships among employees, the manner of engagements and the overall team dynamics. Middle managers also acknowledged that productivity does not completely stop but it does slow down, and over time, when the employees have accepted the changes, the environment improves.

In addition, the data in this theme also revealed that internal restructuring affects traditions and it is dependent on the new structure and how employees view the restructure. If employees view the restructure positively, they continue with traditions of the bank. Alternatively, if employees view the restructure negatively, they will become withdrawn, and this affects their interaction in rituals and the maintaining of traditions. As described in Section 2.3.1, research by Odor (2018) articulated that traditions are an important characteristic of culture, as it is associated with principles that develop over time and that are taught to new employees about how the organisation works. The findings in this theme indicated that in the focal banking institution, once a restructure is announced, traditions are not upheld as a result of the pressure to deliver and as some employees feel negative, they do not want to interact. This implies that the change in traditions would mean that new employees are not taught the principles of how the bank operates and this could lead to the lack of uniformity among employees.

The findings in this theme confirm the literature discussed in Section 2.3.4, where a number of researchers indicated that when employees perceive or experience a change negatively, it will affect the way employees engage with each other (Pietruszka-Ortyl, 2019; Polyanska *et al.*, 2019). Furthermore, as stated in Section 2.3.1, organisational culture refers to the values and beliefs that guide employees' behaviours in terms of how to interact with each other, customers and management (Appelbaum *et al*.,2017). This theme verifies the theory and reveals that when restructuring is experienced in a negative manner, it affects the team values and beliefs that are practised within a banking institution.

From the above, it can be confirmed that internal restructuring processes and the manner in which the process is carried out affects the values, beliefs, traditions and trust components within the focal banking institution participating in the current study. The next theme relates to how internal restructuring processes affect the ways of working.

5.3.4 Theme 4: The influence of internal restructuring on ways of work

This theme comprises of five categories and 23 codes. Figure 5.19 below provides a view of the categories and codes. This theme does not have any sub-themes, as the researcher felt the categories are unique, and therefore, cannot be combined to form any sub-themes.

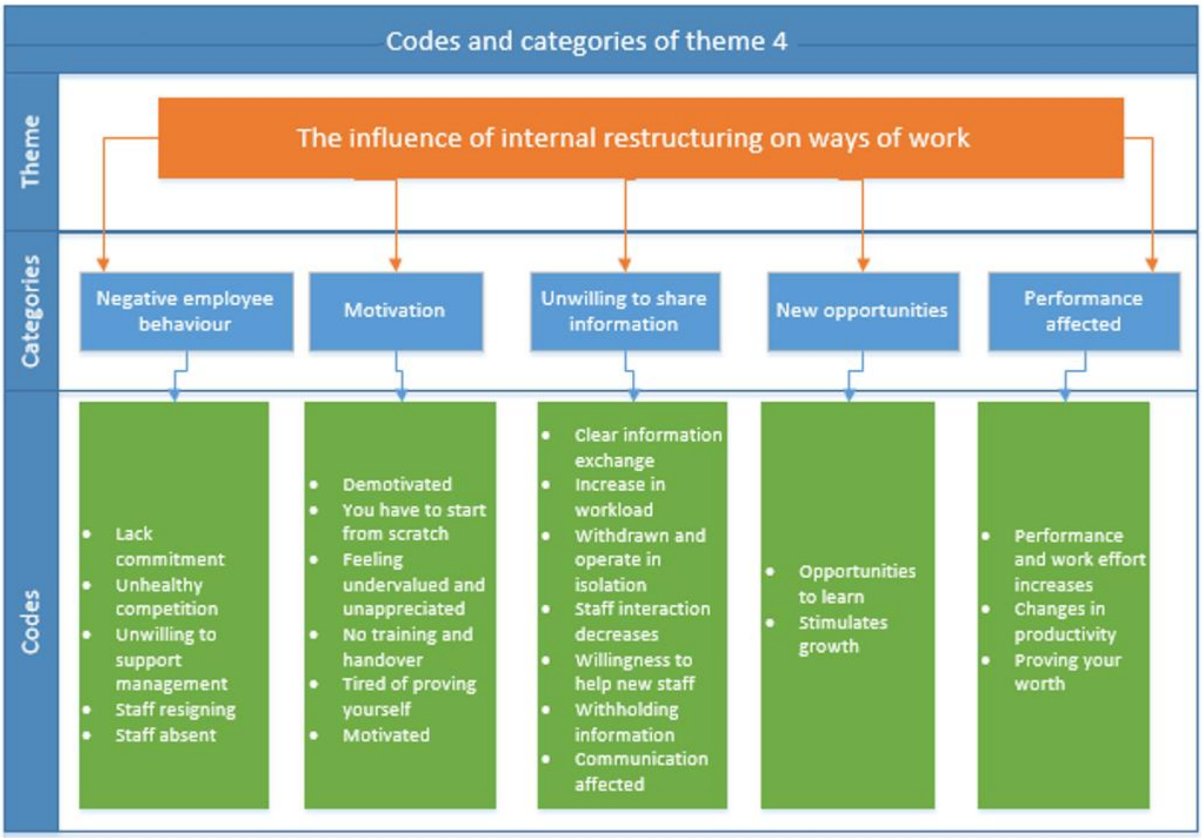

Figure 5.19: Codes and categories of the influence of internal restructuring on ways of work

This theme addresses research questions 3 and 4 which aimed to explore how internal restructuring processes affected employee motivation and communication between employees. The data revealed that these elements affect the ways of work, therefore, the emergence of this theme. The categories in this theme will be discussed in the sections to follow.

5.3.4.1 Negative employee behaviour

The first category in this theme consists of five codes which appeared 45 times in the data across participants, as depicted in Figure 5.20 below.

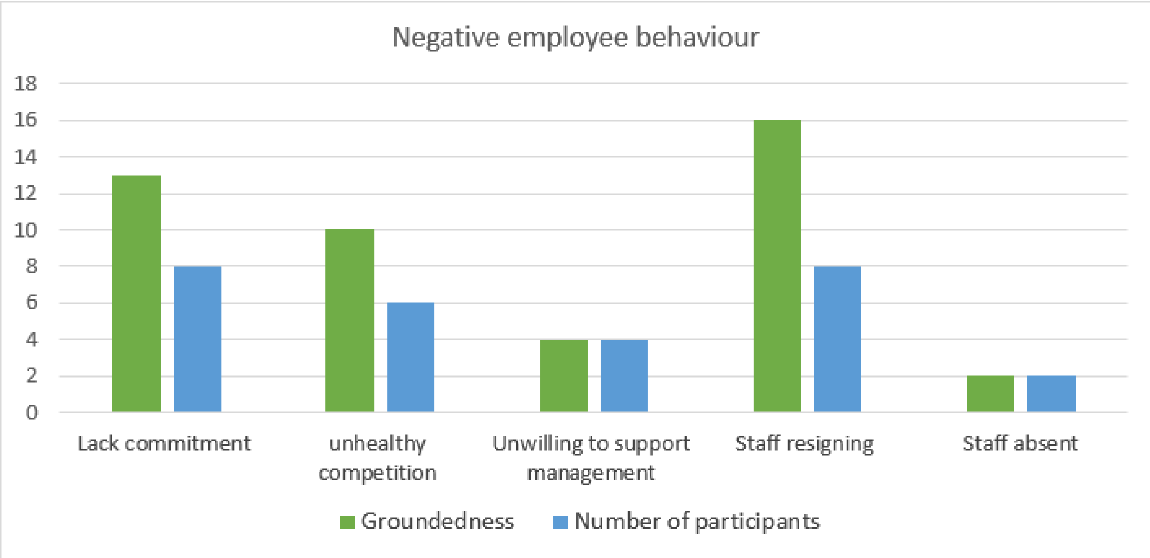

Figure 5.20: The groundedness of codes and number of participants in the category Negative employee behaviour

In this category, the most prominent codes in terms of response rate are ***lack commitment, unhealthy competition*** and ***staff resigning,*** as can be seen in Figure 5.20 above. The most reoccurring code in this category was ***staff resigning,*** which appeared 16 times and was voiced by eight middle managers, as demonstrated in Figure 5.20. Participants 2, 3, 4, 5, 6, 8, 9 and 10 expressed that employees tend to resign if they are unhappy, scared and uncertain. In addition, Participants 3, 4, 5, 6, 8, 9 and 10 explained that employees resign as a result of uncertainty regarding changes in the restructure and the security of their current jobs. Further to the above, Participants 3 and 8 mentioned that when restructuring is implemented frequently, it creates confusion as employees are uncertain about the direction of the department or bank, therefore, they apply for jobs elsewhere and leave the department or bank. Participant 2 associated staff resigning with mistrust in management and indicated that when employees lose trust in management, they obtain jobs elsewhere and leave the bank.

Middle managers also acknowledged that when key employees resign, there is a loss in critical skillsets and strong relationships with the areas they service. This verifies research discussed in Section 2.2.4.1 by Sitlington (2012) and Bialowas (2018) who acknowledged that employees are assets in any organisation as they have the knowledge, skillsets, relationships and networks necessary to sustain a competitive advantage and assist the organisation in performing. Therefore, employees resigning can affect the bank negatively as the loss of skillset and relationships affects performance.

As it can be seen in Figure 5.20, the next reoccurring code in this category was ***lack of commitment,*** which appeared 13 times in the data and represented the viewpoint of six middle managers. Participants 1, 4, 7, 8, 9 and 10 explained that when a restructure is implemented, employees become less committed to perform at their best. Participants 4, 7, 9 and 10 indicated that lack of commitment is due to employees being unhappy with the changes introduced. Middle managers expressed that when colleagues are promoted, some employees become demotivated and perform the minimum required for their jobs. In addition, Participant 4 mentioned that the lack of commitment is associated with the uncertainty and mistrust employees hold towards management, and therefore, employees put in less effort towards their job and the goals of the bank. Participants 2 and 7 expressed that "*staff don't care*" which is demonstrated in their behaviour. This behaviour is directly associated with how the restructure was carried out and how it affects the trust component which was discussed in theme 3. Middle managers explained that when a restructure is implemented and the trust between employees and management is broken, employees tend to demonstrate behaviour which indicates that they do not care for their jobs thus they are not inspired to perform and go the extra mile. Employees merely come to work and complete the bare minimum in their roles.

The next code in this category was ***unhealthy competition,*** which was a viewpoint shared by five middle managers. Participants revealed when a restructure is announced, it creates a sense of competition among employees where they compete with each other, and it interferes with the way employees work together to fulfil a goal. Middle managers indicated that in the process of competing with each other, employees tend to become less team oriented and more individually focused. The primary reason for the shift in focus is because employees fear job loss, they are uncertain about aspects of the restructure and in some instances want to prove their capabilities to secure a position in the new structure. The data is consistent with the existing literature, as discussed in Section 2.3.4, where it was mentioned that when employees are less committed to the goals of an organisation, they become more focused on their personal interests (Soomro & Shah, 2019).

The next code in this category was ***unwilling to support management,*** which was expressed by four middle managers. Participants 4, 6, 7 and 9 felt that when some employees were promoted, their previous colleagues found it difficult to support this new manager, as they felt the process was not fair. This finding confirms the literature discussed in Section 2.2.4.1 by Dubois *et al.* (2013) who stated that when employees perceive promotions to be unfair, they resist the changes introduced, and therefore, do not support the changes.

As seen in Figure 5.20, the last code in this category was ***staff absent,*** which was mentioned by two middle managers. Participants 4 and 10 mutually shared the view that when a restructure is announced, employee absenteeism tends to increase. These middle managers indicated that employees being absent from work is connected to demotivation and feeling stressed as result of uncertainty in the restructuring process.

Statements from data to support the codes development in this category:

- *"..people pushing their own agendas to get ahead…"* (Participant 11)
- *"It is about everyone out for themselves…"* (Participant 4)
- *"It's every man for himself…" (Participant 5)*
- *"…keeping the cards close to their chest in terms of what they're working on…"* (Participant 9)
- *"…people don't care for their jobs…"* (Participant 4)
- *"Staff do not trust management and the vision; it becomes easier for staff to say they don't care anymore…"* (Participant 2)
- *"Employees do not want to contribute…"* (Participant 4)
- *"…less committed to the business goals, but now more committed to their personal goals…"* (Participant 10)
- *"…people just on a go slow…"* (Participant 7)
- *"…create a sense of competition, so staff do not trust each other…"* (Participant 11)
- *"It creates competition and staff focus on their work only…"* (Participant 4)
- *"…a difficult place to be in when you know there is somebody else that has been given the position ahead of you…"* (Participant 9)
- *"…lost key employees…"* (Participant 4)

- *"Internet activity starts to spike because everyone is looking for other jobs…"* (Participant 10)

Overall, the data in this category suggests that internal restructuring processes can result in an environment where an unhealthy competition is created, a lack of commitment from employees can be seen, and employees tend to contribute less to the team and focus on personal goals. In addition, employees tend to behave in a manner that portrays that they do not care anymore, which creates a negative environment affecting the working relationship between employees. Eventually existing employees with critical skillsets resign, as they are unhappy and feel demotivated. In the next category, the motivation component will be discussed in more detail.

5.3.4.2 Motivation

The next category is motivation, and how this is affected by internal restructuring processes. This category comprised of six codes and appeared 51 times in the data, as illustrated in Figure 5.21 below, which illustrates its groundedness.

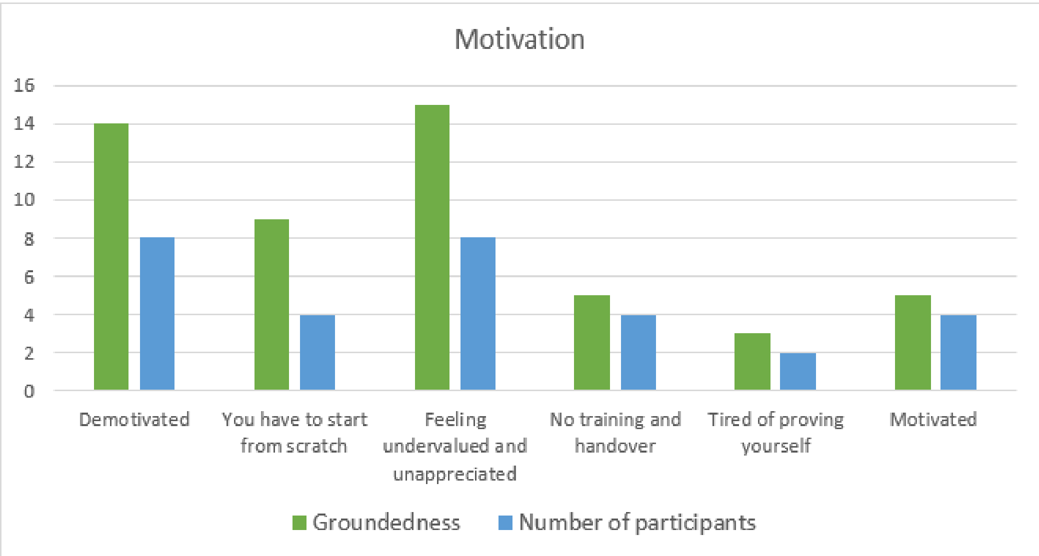

Figure 5.21: The groundedness of codes and number of participants in the category Motivation affected

As seen in Figure 5.21 above, a majority of the participants revealed that employees become demotivated, while four participants felt that the motivation increases as result of implementing an internal restructuring process. The first code in this category ***demotivated*** occurred 14 times in the data, and was expressed by eight participants.

Middle managers expressed that restructuring involves changes to the way of operating and the introduction of new roles and responsibilities which affect employees and their current capabilities. Participants 1, 2, 3, 7, 8, 9 10 and 11 explained that employees become demotivated as they are uncertain how they fit into the new structure and if they will be able to perform new roles and responsibilities.

As illustrated in Figure 5.21, the next code in this category was ***undervalued and unappreciated,*** which was voiced by eight middle managers. Participants 2, 3, 4, 5, 6, 7, 9 and 10 articulated that during a restructuring process, new opportunities are not advertised, and employees are recruited externally, whether from another department within the bank or from outside the bank itself. This results in existing employees feeling undervalued and unappreciated. According to middle managers, employees feel they are capable, and therefore, question the need to employ externally.

The code ***you have to start from scratch*** was the viewpoint of four middle managers. Participants 5, 8, 9 and 11 revealed that when a restructure occurs, employees feel that they need to start from scratch, as they need to adjust to a new management style, adapt to new ways of working and perform new functions. During this adjustment phase, employee's career progression is affected as a result of the changes introduced in the restructuring process, and employees feel undervalued.

This aligns with the research discussed in Section 2.2.4.2 by Fleming (2017) and Badubi (2017) who stated that when employees view a restructure positively and can see career progression, employee performance and commitment to the organisation's goals increase. In the case of the current study, the data revealed that employees in the focal banking institution view career progression as being hindered, therefore it feels like they have to start from scratch.

The next code in this category was ***tired of proving yourself,*** which was expressed by Participants 7 and 11. Middle managers felt that employees become tired of proving themselves, therefore they become demotivated which affects productivity. Middle managers felt that, in some cases, top performers are affected by the introduction of new leadership and their style of leading a team.

The literature discussed in Section 2.2.4.1 indicates that a motivated workforce is achieved when employees are satisfied in their jobs, and that this encourages employees to perform at their best and to increase their efforts, which increases the overall productivity of an organisation (Al Rahbi *et al.*, 2017). Thus, the above data aligns with the literature and indicates that there is a correlation between motivation and productivity.

As depicted in Figure 5.21, the code ***no training and handover*** appeared five times in the data and represented the viewpoint of four middle managers. Participants 1, 3, 7 and 8 indicated that demotivation is associated with the lack of training and support when employees are moved into new roles or given new tasks, without receiving any training or handover. These participants expressed that these employees are unable to perform the new tasks and functions, and therefore, are not motivated.

As discussed in Section 2.2.4.1, Mabena (2017) indicated that when employees are not equipped with the proper training, they will become frustrated as they are unable to perform, and eventually these employees will leave. As stated in Section 2.2.4.1, Dlouhy and Casper (2020) also mentioned that when new roles and tasks are assigned to employees without proper training, employees have a low morale as they are unable to perform at their best.

The last code in this category was ***motivated*** which was the viewpoint of four participants. Middle managers acknowledged that restructuring is needed as it brings in new ways of work, roles and responsibilities and new opportunities which results in employees becoming motivated. Participants 3, 8, 9 and 12 felt that once a restructure settles and employees begin to understand the bigger picture, employees become more motivated. In addition, middle managers acknowledged that some employees are in a bad situation where they do not get along with their current managers therefore the introduction of new managers brings in hope and subsequently motivation increases.

This verifies the research described in Section 2.2.4.2, where Datta *et al.* (2010), Nober (2014), Szymczyk (2016), Fleming (2017) and Badubi (2017) expressed that when employees who can see the benefits of a restructuring process may feel more energised and demonstrate a positive attitude and behaviour.

Quotations in the data include:

- *"…staff do become demotivated…"* (Participant 11)

- *"…a lot of demotivation and staff will not be inspired to perform…"* (Participant 1)
- *"…motivation is at an all-time low…"* (Participant 10)
- *"There is no time for proper handover or training…"* (Participant 3)
- *"Staff do become tired of proving themselves…"* (Participant 11)
- *"…current progress is changed…"* (Participant 11)
- *"…you have to start from scratch…"* (Participant 5)
- *"…reset that calculator…"* (Participant 8)
- *"They say it seems that all my years that I have put in doesn't count for anything…"* (Participant 11)
- *"It causes staff to doubt the value one contributes to the department…"* (Participant 3)
- *"…vacancies available which was not advertised…"* (Participant 2)
- *"The restructure brought in more energy into the team, so it actually was a positive on the motivation of staff…"* (Participant 12)
- *"There is an increased motivation to perform tasks as you are more settled…"* (Participant 3)
- *"…moving where staff are happy, their motivational levels increase as they feel more valued…" (Participant 8)*

Overall, this category indicates that while there are positive effects of organisational restructuring, such as employees feeling more energised and motivated, the negative effects associated with demotivation seem to outweigh the positive viewpoints. The data overall reveals that employees become tired of proving themselves, they feel demotivated and unable to perform new roles and tasks, as they are not equipped with the appropriate training and handovers. In addition, middle managers voiced that when employees are not considered for promotions, it leaves employees feeling undervalued and unappreciated.

As discussed in Section 2.2.4.1, Badubi (2017) and Vaugh (2018) articulated that when promotions are available during a restructuring process, all employees feel that they deserve this new role, and when employees are not considered for these promotions, they feel undervalued and it affects their motivation levels and their contribution to the organisation. The data in this category is consistent with the literature, and therefore, it can be concluded when employees are not given fair opportunities, they feel undervalued and unhappy, which can affect their contribution. In addition, communication is essential, especially when career goals are affected.

5.3.4.3 Unwilling to share information

This category consisted of seven codes, namely, ***communication affected, increase in workload, withdrawn and operate in isolation, staff interaction decreases, withholding information***, ***willingness to help new staff*** and ***clear information exchange,*** which is demonstrated in Figure 5.22 below.

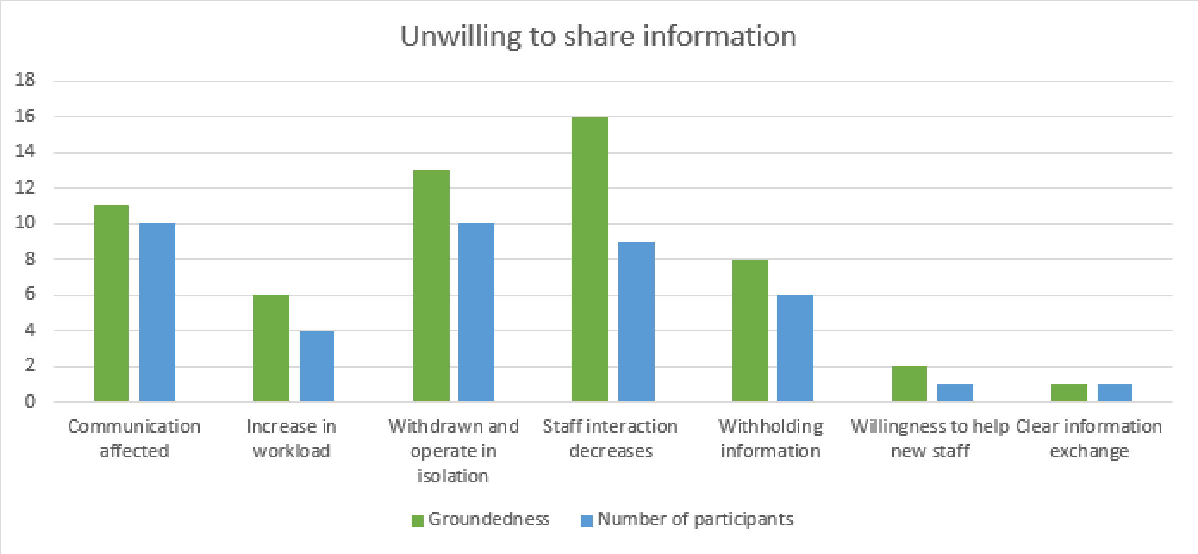

Figure 5.22: The groundedness of codes and number of participants in the category unwilling to share information

As it can be seen in Figure 5.22 above, the most reoccurring codes across participants was ***staff interaction decreases, withdrawn and operate in isolation, communication affected*** and ***withholding information.***

The first code in this category was ***withdrawn and operate in isolation*** which occurred 13 times in the data and represented the view of 10 middle managers. Participants 1, 2, 10 and 12 explained that when a restructure is implemented, in an attempt to protect their jobs and knowledge, employees become withdrawn and tend to operate in isolation. Participants 4, 5, 7, 8, 9 and 11 expressed when employees mistrust their colleagues, it is visible in their behaviour as they tend to operate in silos.

The next code in this category was ***staff interaction decreases*** which appeared 16 times in the data and was a shared viewpoint of nine middle managers which is depicted in Figure 5.22. Middle managers voiced that as a result of employees working in isolation, interaction among employees decreases drastically. Participants 1, 2, 5, 6, 7, 8, 9, 10 and 12 shared a mutual viewpoint, and indicated that when there is a lack of transparency and communication in a restructuring process, employees interact less as they are unsure what the restructure entails. Participant 10 described that when a restructure is announced, employees tend to go into a ‘limp state’, where they do not want to interact, which prevents the sharing of ideas and it affects productivity. This goes against the values of the bank, as the focal banking institution participating in the current study believes in team collaboration, creativity and innovation.

The next code in this category was ***withholding information,*** which was voiced by six middle managers, as demonstrated in Figure 5.22. Participants 5 and 11 associated employees withholding information with an increase in competition between employees, as was discussed in the previous category. Middle management indicated that in cases where new staff are introduced, the existing staff feel threatened by their skillsets, and therefore, they are not willing to share information and want to keep information to themselves. Additionally, Participants 6, 7, 9 and 10 mutually stated that when employees are not happy with the changes in a restructure, such as promotions and new structures, employees do not want to share knowledge and information.

As seen in Figure 5.22, the code ***communication affected*** appeared 11 times in the data and was the viewpoint of 10 participants. Middle managers felt strongly that communication is definitely strained between employees. Participants 11 and 12 agreed that communication decreases between employees as a result of competition and employees wanting to outperform each other. Participants 2, 3, 5 and 10 expressed that when employees perceive that trust is broken, they tend to become withdrawn and merely focus on their day’s work and go home, instead of interacting with other team members. In addition, Participants 6, 7, 8 and 9 explained that employees are unhappy as a result of how they were affected by changes in the restructuring. Participant 8 made use of an example and stated *“… definitely has an effect on the way staff communicate. The people that fall on the bad side of the restructure generally kind of stick together and only talk to each other. And the people that land on the other side being promotions, obviously they need to talk down to staff* *that used to be their colleagues, but that communication is definitely strained because of resentment and perhaps jealousy".*

The code ***increase in workload*** was voiced by Participants 3, 5, 9 and 12. The data in this category revealed that middle management felt that after a restructure, existing employees are given an increase in workload as a result of some employees leaving. In some instances, where new employees or management join, existing employees are expected to train these employees. Eventually, existing employees become frustrated and stressed, and experience burnout as a result of the increased workload. Participants also mentioned that in order for employees to complete this additional workload, they tend to work after hours, including weekends. Additionally, Participants 8 and 9 voiced that there is a common misconception that employees are replaceable, however, in reality, it takes time for new employees to settle in and learn the ways of work, therefore, there is a period of time that is lost, and this affects the overall team performance in terms of delivery. During this period of time during which new employees are becoming familiar with the ways of work, existing employees become frustrated as their workload increases, and in some cases, they need to train the management taking over the department.

As illustrated in Figure 5.22, there are two codes in this category, namely, ***clear information exchange*** and ***willingness to help new staff,*** that alludes to a more positive view of how the restructuring process affected the ways of work. While these codes were relatively small compared to the codes in the overall category, the researcher felt there was a need to recognise these viewpoints.

The code ***clear information exchange*** was the viewpoint of one middle manager. Participant 12 articulated that when the restructure is viewed from a beneficial perspective and employees are happy with changes, it can encourage clear communication between employees as it provides direction. Participant 12 made use of an example, ***"****after the restructure communication was improved and it was more open and clearer. This was the result of the structure changing. Previously, the team was a large team that had one reporting line, with the restructure, the team was split into different micro teams and there is more structure. Each team member knows exactly what they need to do and the value that they need to add*". This restructure was positive as employees within each micro team had clear direction of the goals and this motivated employees. The end result was employees interacted better and shared information. The last code in this category was ***willingness to help new staff*** which occurred twice in the data and was voiced by one middle manager. Participant 3 expressed that existing employees are willing to help new employees get up to speed as it will assist in the workload being distributed evenly.

Quotations to support the codes:

- *“There is mistrust, people can’t work together…”* (Participant 5)
- *“…knowledge retention and some people will not share information…”* (Participant 6)
- *“…there is a creation of isolation…”* (Participant 4)
- *“…staff operate in isolation…”* (Participant 12)
- *“They just don’t interact and close up…” (Participant 10)*
- *“People tend to be withdrawn…”* (Participant 11)
- *“People may be withdrawn as they are unsure…”* (Participant 7)
- *“Staff may not want to interact and may become withdrawn…”* (Participant 8)
- *“Employees may withhold information from each other…”* (Participant 11)
- *“…some challenges in terms of communication…”* (Participant 12)
- *“…definitely has an effect on the way staff communicate…”* (Participant 9)
- *“…between staff members, communication definitely decreased…”* (Participant 8)
- *“…people seen as senior, receive an increase in workload…”* (Participant 3)
- *“…remaining staff are flooded with work…”* (Participant 5)
- *“…puts pressure on the people left behind to fill that gap and remaining staff must train new joiners…”* (Participant 9)
- *“…frustration as you need to train new people…”* (Participant 12)
- *“…willing to help new employees as it helps employees to get the workload distributed evenly…”* (Participant 3)
- *“After the restructure, communication was improved, and it was more open and clearer…”* (Participant 12)

The data in this category aligns with the research by Mwangi (2017), Parkin (2019) and Dlouhy and Casper (2020), where it was commonly expressed that employee interaction is essential as it enables collaboration, increases productivity and ensures delivery. As discussed in Section 2.3.4, if employees view a change negatively, they will become withdrawn and this may influence the exchange of information and ideas, thus adversely affecting teamwork (Taskiran *et al.*, 2017).

In addition, the data in this category also confirms the literature, as discussed in Section 2.2.4.1. Nwoye (2017) and Parkin (2019) referred to work intensification as an increase in the workload or work effort required for employees to complete, which is a common result of restructuring. Similarly, Abdoolla and Govender (2017) articulated that when there is an increase in workload, employees become overwhelmed, and therefore, they are unable to prioritise tasks and it hinders their work-life balance. The data indicates that employees in this banking institution are required to work extra hours to maintain delivery which affects the employees' abilities to balance their work and personal life. It can be said that the data revealed that there is an increase in workload which leaves existing employees feeling stressed and overworked, therefore, they become exhausted and eventually resign.

To summarise this category, the data indicates that employee interaction decreases, and employees tend to be withdrawn, and therefore, do not want to share information, and communication is strained. On a positive note, the data also revealed that when a restructure is viewed in a beneficial manner, employees can be motivated by changes introduced as it can encourage clear communication. Additionally, employees are willing to help new employees in an attempt to reduce their current workload.

5.3.4.4 New opportunities

The next category is new opportunities, and this consists of two codes, namely, ***opportunities to learn*** and ***stimulates growth,*** which is illustrated in Figure 5.23 below. This category relates to a more positive outlook on restructuring and how it contributes to the ways of work.

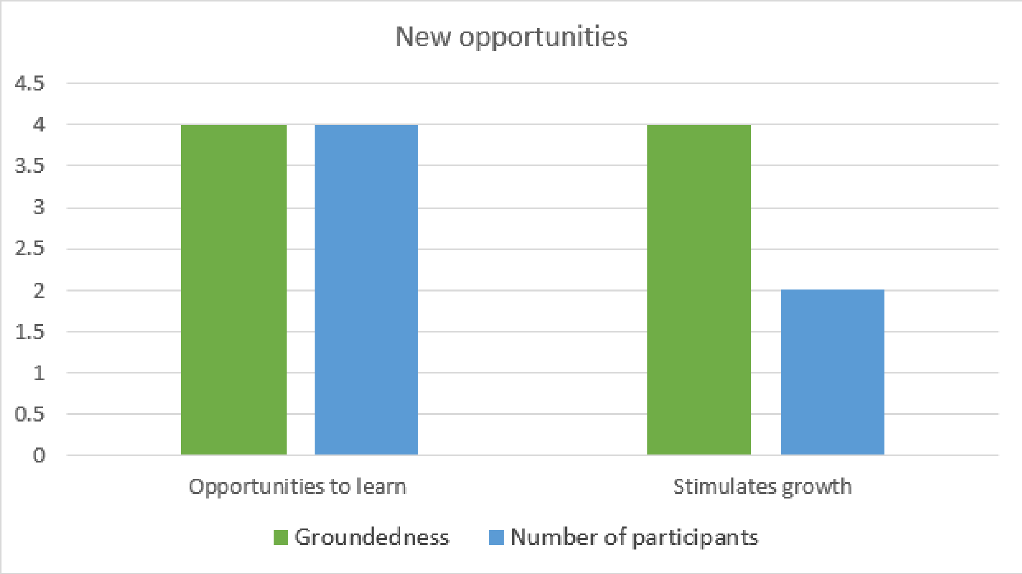

Figure 5.23: The groundedness of codes and number of participants in the category new opportunities

Even though this category is relatively small in terms of number and groundedness, the researcher felt that it is important to recognise the positive viewpoints of middle managers with relevance to the ways of working. The first code in this category was ***opportunities to learn,*** which occurred four times in the data and represented the viewpoints of four middle managers, as can be seen in Figure 5.23 above. Participants 5, 6, 8 and 12 specified that when a restructure involves structure changes and introduction of new roles or responsibilities, this creates new opportunities for employees. When employees are moved into new roles, it may result in employees being moved to what they actually want to do, therefore, they enjoy it and productivity increases. In instances where there is new management, the new management style may result in employees performing at their best and being happy.

The last code in this category was ***stimulates growth,*** which was voiced by two middle managers. Participants 3 and 7 mentioned that changes implemented in a restructure encourage growth for employees. Participant 3 explained that restructuring entails new ways of working and this enables employees to be more innovative and grow within their current roles or new roles. In addition, Participant 7 articulated when employees settle in with the restructure, they start to see the big picture and understand why the change is necessary therefore they are able to see the growth benefits.

Quotations from the data include:

- *"It's new and challenging…"* (Participant 12)
- *"New positions are available and there is opportunity for new learning…"* (Participant 5)
- *"They are moved to something that they really enjoy or are really good at…"* (Participant 8)
- *"…freedom to perform your duties…"* (Participant 3)
- *"Some staff see growth in the new role…"* (Participant 7)

Overall, the data in this category shows that there are positive aspects to internal restructuring which results in employees feeling energised and motivated, which increases their effort. The data in this category provides a more positive outlook compared to previous results in this theme. The literature, as discussed in Section 2.2.4.2, indicates that restructuring can result in learning and possible new career opportunities for employees, therefore, encouraging a positive work environment where employees feel motivated and excited about the future (Szymczyk, 2016; Fleming, 2017; Mabena, 2017; Badubi, 2017).

5.3.4.5 Performance affected

The last category in this theme relates to performance, and as depicted in Figure 5.24 below, it contains three codes, namely, ***performance and work effort increases, productivity decreases*** and ***proving your worth***.

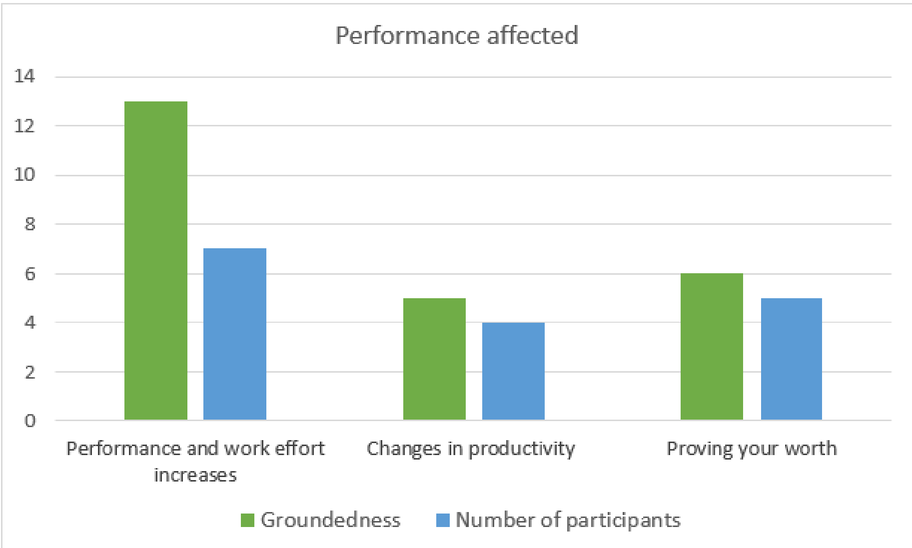

Figure 5.24: The groundedness of codes and number of participants in the category performance affected

The first code in this category was ***performance and work effort increases,*** which occurred 13 times in the data, and was voiced by seven middle managers. From the data illustrated in Figure 5.24 above, the participants recognised that when a restructure is announced, staff members tend to put in more effort in an attempt to stand out and prove themselves because of the fear of losing their jobs.

This led to the next code, ***proving your worth,*** which appeared six times in the data and represented the view of five participants. Participants 3, 4, 6, 11 and 12 expressed that when there is new management, employees do more to gain the trust of new management and to demonstrate to new management that they are capable. The last code in this category was ***changes in productivity,*** as illustrated in Figure 5.24. This code was expressed by four middle managers. Participants 4, 8, 9, and 10 indicated that things initially slow down because of uncertainty but after a few months, people perform better as they understand why the restructure was needed.

Quotations in the data to support this category and codes include:

- *"Staff may put in more effort to obtain recognition…"* (Participant 1)
- *"…some employees' contribution increased…"* (Participant 2)
- *"Staff tend to prove themselves and do a lot more than they did previously…"* (Participant 3)
- *"The behaviour of staff changes as staff will up their game so that the new person recognises*…" (Participant 5)
- *"…productivity decreased after the restructure…"* (Participant 4)
- *"You definitely see the breakdown in productivity…"* (Participant 10)
- *"…feel the need to prove themselves when a restructure is announced…"* (Participant 11)

The overall findings in this category revealed that individual performance increases, as employees want to prove their capabilities, however, the team performance is affected as employees are more individually focused than team-oriented. However, it is important to note that during this time period, there is time lost and deliverables are affected.

The data aligns with the literature discussed in Section 2.2.4.2 by Datta *et al.* (2010), Ting (2011) and Nober (2014) who mentioned that employees tend to work harder to retain jobs, and when employees can see the benefit of restructuring, employees become more committed and productivity increases. This category yielded similar results to the previous category discussed in Section 5.3.4.4. Thus, it is imperative that the benefits of a restructure are articulated early in the process so that employees become motivated and perform at their best.

5.3.4.6 Overall summary of theme 4

As discussed in Section 2.3.4, organisational culture consists of values, beliefs and norms which become visible in the manner that employees behave and their attitude towards the goals of an organisation (Hakala, 2015). Theme 4 that emerged from the data relates to the ways of work and it includes elements of motivation and communication which are considered components that shape an organisation's culture. This theme answers Research questions 3 and 4 of the current study: ***"How has the internal restructuring process affected the employee's motivation as perceived by middle management?"*** and ***"How has internal restructuring impacted the communication between employees as perceived by middle management?"***

To summarise this theme, some middle managers articulated the positives of internal restructuring processes indicating that when there is an introduction of new management and roles, new opportunities and management styles become available which stimulates growth and learning, therefore employees feel energised and motivated to work resulting in an increase in productivity.

However, while there are positives associated with an internal restructuring process, majority of the data revealed that upon the announcement of a restructuring process, some employees do feel the need to go the extra mile to prove their capabilities. This results in individual performance increasing, however, it affects the overall team dynamics as employees become more individually oriented. The outcome is that an environment is created that contains unhealthy competition, employees feel demotivated, staff interaction decreases, employees operate in isolation, employees become withdrawn and are unwilling to share information.

The overall consequence is that the working relationship among employees is affected, communication is somewhat strained, and team collaboration and culture is affected. Middle managers voiced that employees need to start over, as they need to adapt to the new management style and new ways of working. In addition, employees' career progression is interrupted as a result of changes introduced by the internal restructuring process, and existing employees are overwhelmed with an increase in workload, which adds stress and results in them being unable to prioritise and maintain a work-life balance. Eventually employees become frustrated, and therefore, they resign.

The findings in this theme are consistent with the literature, as discussed in Chapter 2. Research by Al Rahbi *et al.* (2017), Badubi (2018) and Odor *et al.* (2019), which was discussed in Section 2.2.4.1, articulates the importance of a motivated workforce, as it creates an environment which encourages employees to perform at their best, and employees experience a level of enjoyment, are happy to work, and it affects relationships positively. Additionally, as discussed in Section 2.2.4.1, Szczepańska-Woszczyna (2014) also stressed the importance of a strong culture by indicating that it helps create an innovative environment, it promotes interaction, and it supports the sharing of ideas and knowledge which is beneficial for the organisation's bottom line. As discussed in Section 2.3.4, culture is visible in the behaviour and interactions among employees (Polyanska *et al.*, 2019). Researchers commonly expressed that when employees are unhappy and demotivated, they become disengaged and it creates a negative environment where sharing of ideas, collaboration and the general culture is affected (Mwangi, 2017; Taskiran *et a*l., 2017; Harney *et al.*, 2018; Parkin, 2019). The next theme is related to the recommendations that the middle managers made to improve the restructuring processes in the banking institution.

5.3.5 Theme 5: Support initiatives that positively influence internal restructuring

The last theme that emerged from the data was recommendations that middle managers provided to help implement internal restructuring strategies successfully. While this theme does not relate to a specific research question, it does contribute to the main research objective. While some codes in theme 5 are similar to codes in theme 2, the context of these codes are different. In theme 2, the codes refer to aspects of how communication and change management were lacking in the current implementation of restructuring strategies. In this theme, these concepts emanate from a recommendation point of view and consist of suggestions middle managers have provided on how these elements can be improved. This theme consists of three categories and nine codes which are illustrated in Figure 5.25 below.

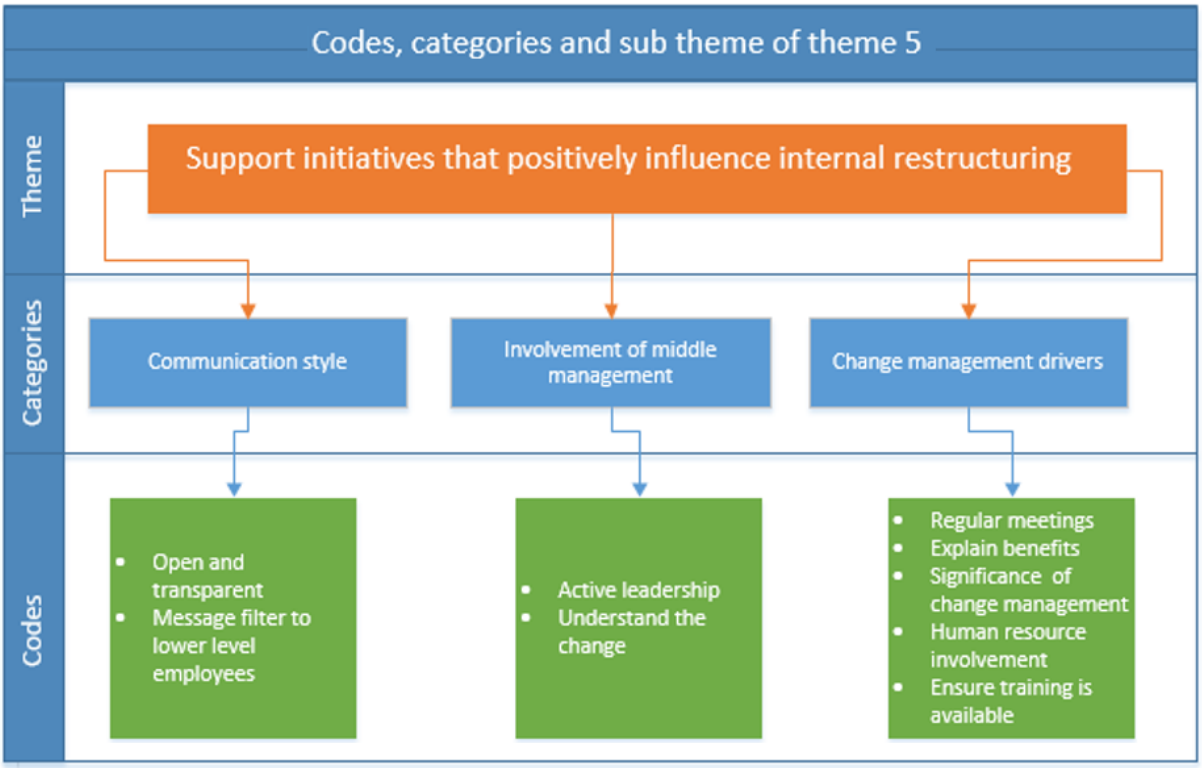

Figure 5.25: Codes and categories of support initiatives that positively influence internal restructuring

5.3.5.1 Communication style

The first category in this theme is communication style and it consists of two codes, namely, ***open and transparent*** and ***message filtered to lower-level employees,*** as seen in Figure 5.26 below. The codes in this category are recommendations that middle management suggested that is necessary to ensure that communication is effective during the restructuring process.

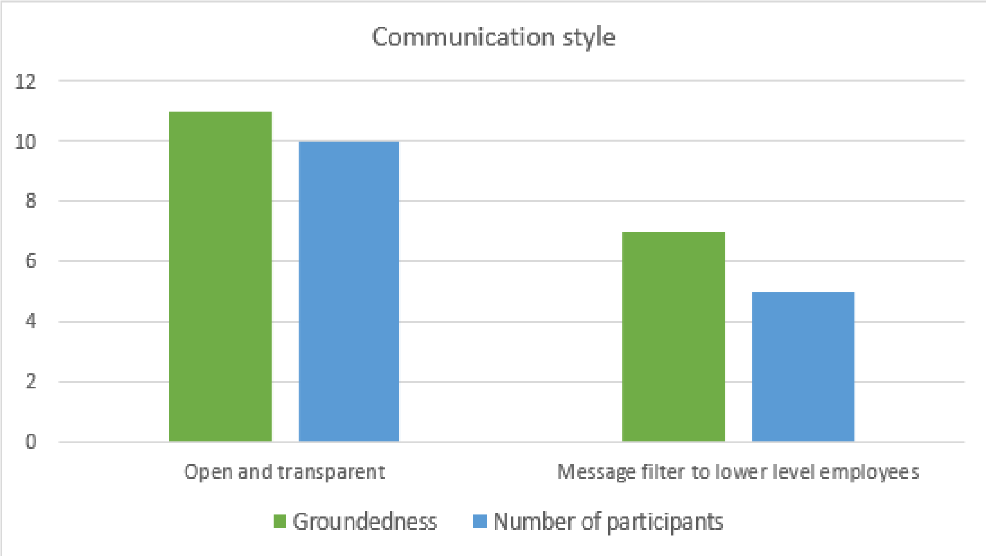

Figure 5.26: The groundedness of codes and number of participants in the category communication style

The first code in this category was ***open and transparent,*** which was represented by 10 middle managers. Participants 1, 3, 4, 6, 7, 8, 9, 10, 11 and 12 stressed that communication is vital and important in any restructuring process, as clear communication with employees clears up uncertainty and helps maintain the trust component. As seen in Figure 5.26, the second code in this category was ***message filtered to lower-level employees,*** which was voiced by five participants. Middle managers suggested that when information regarding the restructure is communicated, it must filter down to lower-level employees, and that it is imperative to have an honest conversation, even if the news is bad.

Statements in the data include:

- *"Information must be filtered to middle management, and this must filter to staff…"* (Participant 11)
- *"…provide sufficient details on the restructure…"* (Participant 1)
- *"With communication, there is an increase in transparency and more trust…"* (Participant 3)
- *"It is about transparency, communication and support…"* (Participant 4)
- *"Communication is vital…"* (Participant 6)
- *"There must be constant communication and transparency…"* (Participant 7)
- *"It's literally just transparency, clarity, open door communication and allowing people to ask questions…"* (Participant 8)

- *"Communication is vital before, during and after. Be open, honest and truthful about what's happening…"* (Participant 10)
- *"…open, honest conversation drives the right behaviour…"* (Participant 12)

As discussed in Section 2.2.6, Appelbaum *et al.* (2017), Flovik *et al.* (2019) and Varghese (2019) mentioned that the restructuring process must be clear, transparent, involve employees, and communication must be effective to clear up misunderstandings and provide sufficient information to employees. Vundla (2012) and Abolade (2018) also indicated that communication is essential to successfully implementing restructuring strategies, thus it is vital that management clearly informs employees about the change, their roles and tasks, and how they fit in.

5.3.5.2 Involvement of middle management

As shown in Figure 5.27 below, the next category consisted of two codes, namely, ***active leadership*** and ***understand the change***. This category provides suggestions by middle managers who expressed the importance of their role in a restructuring process.

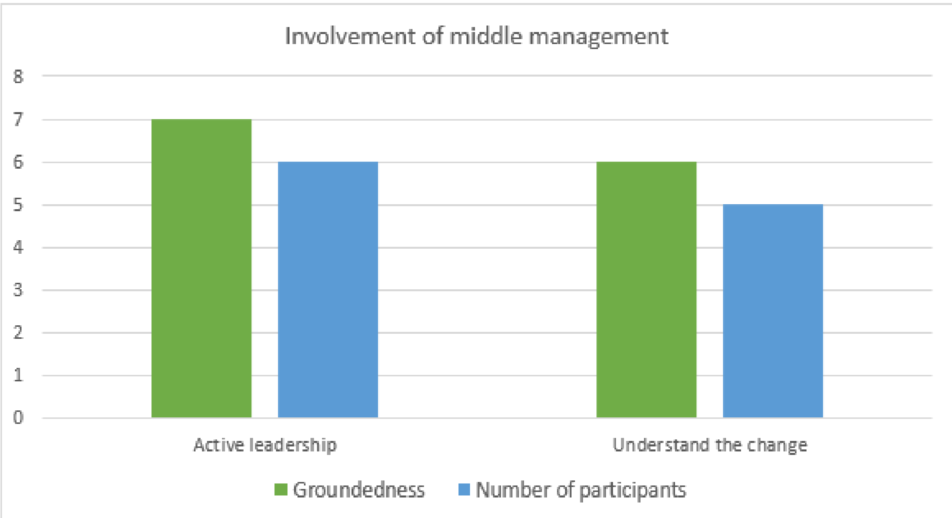

Figure 5.27: The groundedness of codes and number of participants in the category involvement of middle management

As seen in Figure 5.27 above, the code ***understand the change*** that occurred six times in the data, was expressed by five middle managers. Middle managers felt that they play a critical role, and therefore, they suggest that they need to be equipped with sufficient information so that they can understand the change and communicate to their employees. The last code in this category was ***active leadership*** which was the viewpoint of six middle managers and appeared in the data seven times. Participants 1, 3, 7, 9, 10 and 12 proposed that middle management can actively drive the correct behaviour among employees by continuous engagement and helping employees through the change process.

Statements from the data to support the codes:

- *"as middle managers, utilise the network to help engage with the team…"* (Participant 1)
- *"active leadership, being involved with the people…"* (Participant 10)
- *"middle management must be aware…"* (Participant 12)
- *"understand career goals and involve managers and employees…"* (Participant 5)
- *"from a middle management point, it is important to understand the change so that it can be communicated to staff…"* (Participant 6)

The data in this category confirms the literature discussed in Section 2.2.5.1 and 2.2.5.2, where the importance of middle management was explained and the different roles that middle management plays during a restructuring process were described. Rouleau and Balogun (2011), Mabena (2017), Nannings (2017) and Hermkens and Romme (2020) articulated that middle management actively participates in ensuring that a restructuring process is successful, as they enact multiple roles such as coordinating the change, communicating, championing the change and motivating employees. As discussed in Section 2.2.5.2, middle managers are critical as they help reduce uncertainty and they are considered the most trusted partner within any organisation therefore they can help to ensure the outcome of the process is successful (O'Donnell, 2012; Gjerde, 2020). In addition, in Section 2.2.5.2, Nannings (2017) explained that middle managers are said to make sense of changes therefore they are able to filter the information to employees in a manner that employees will understand and embrace the changes.

5.3.5.3 Change management drivers

The last category in this theme is change management and it comprises of five codes, as illustrated in Figure 5.28 below. This category relates to the aspects of change management that middle managers suggest are a necessity to positively influence a restructuring strategy.

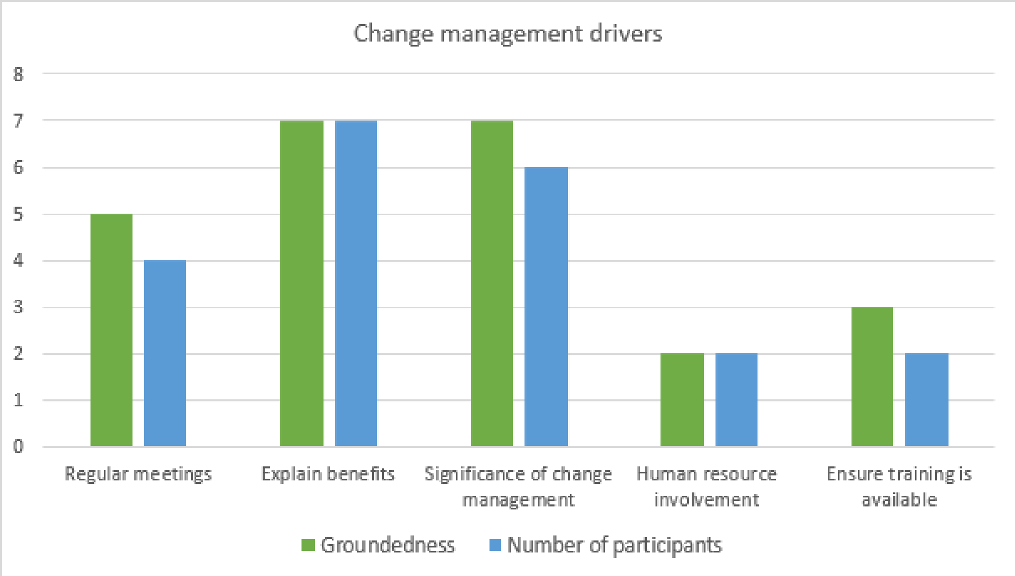

Figure 5.28: The groundedness of codes and number of participants in the category change management drivers

As seen in Figure 5.28 the most prominent codes in this category were ***regular meetings, explain benefits*** and ***significance of change management.*** The first code was ***regular meetings*** which occurred five times in the data and was voiced by four participants. Participants 1, 4, 5 and 8 recommended that regular meetings be hosted during a restructuring process as they provide a channel for employees to communicate, clear up misconceptions and help employees to accept the change in a positive manner.

The second code in this category was ***explain benefits,*** which was the viewpoint of seven middle managers, as depicted in Figure 5.28. Middle managers emphasised that during a restructure, it is important to clearly articulate the benefits of the changes. Middle managers maintained that when employees understand the rationale, they will be able to see the benefits of a change, and therefore, will embrace the change process.

As seen in Figure 5.28, the next code in this category was ***significance of change management*** which appeared seven times in the data and was expressed by six middle managers. Participants 1, 3, 5, 10, 11 and 12 recommended that change management is an imperative part of a restructuring process in order to ensure that the restructure is implemented successfully. Middle managers agreed that change management assists in preparing employees for the change, communicating the change and helping employees adapt to changes.

In addition, two middle managers mentioned Lewin's change model and suggested that perhaps management could utilise this model to help with the process. Interestingly, literature suggests Lewin's change model for adoption (Section 2.2.7.1) and two of the middle managers interviewed suggested the same. Participant 1 and 10 expressed that from their experience, when Lewin's change model is utilised, the outcome of the restructure is positive. These middle managers revealed that it is important to unfreeze the situation to prepare employees for the changes, to implement changes and then freeze to reach a point where you are in the new state and employees have adapted to changes. Participant 1 suggested that the process be constant in order to ensure a positive outcome.

The next code in this category was ***human resource involvement,*** which was a shared view by Participants 1 and 12. Middle managers urged that the involvement of human resources is critical to have conversations with employees who are struggling with the changes and require the reassurance that their jobs are secure. The last code in this category was ***ensure training is available*** which was voiced by two middle managers, as seen in Figure 5.28. Participants 3 and 4 suggested that training should be available for both existing and new employees. Middle managers expressed that when employees are promoted to a role that requires them to lead a team, these employees must be sent to the proper leadership training. In addition, when employees are given new responsibilities, employees must be sent to the relevant training to assist them in performing their roles.

Quotations in the data included:

- *"…communicate the plan and where each employee fits in this new plan…"* (Participant 3)
- *"…benefits must be explained…"* (Participant 11)
- *"…providing constant updates, explaining what is happening and why it is happening…"* (Participant 1)
- *"Be transparent with the strategy behind why things were done."* (Participant 8)
- *"HR have sessions with the team…"* (Participant 12)
- *"Give staff a channel for communication to ease the process."* (Participant 4)
- *"…constant and regular meetings …"* (Participant 5)
- *"constant change management…"* (Participant 1)

- *"change management must be very agile…"* (Participant 10)

The data in this category indicates a number of recommendations that middle managers proposed that can be used in future restructuring strategies. The recommendations made by middle managers in this category align with the research discussed in Sections 2.2.6 and 2.2.7. Section 2.2.6 presented a discussion of various factors from the literature that are considered to ensure a successful restructuring process. Hussain *et al.* (2018) emphasised the importance of communication and preparing employees by ensuring that they are trained to perform their new roles. In addition, Abolade (2018) acknowledged the role of communication, as it helps clear up misunderstandings that may contribute to negative effects, such as low morale, low job satisfaction and low productivity. Varghese (2019) suggested that regular meetings being held during and after a restructure can assist in keeping employees informed of the changes and benefits thereof.

To this end, Rezvani (2017) argued that in order for middle management to assist in the implementation of the restructure, they need to be equipped with the necessary tools. In Section 2.2.7, change management guidelines were discussed and research commonly referenced Lewin's change model to help assist management in future restructuring strategies. The change model encompasses three stages that involve understanding what needs to be changed, the actual implementation of changes, and the reinforcement of the changes and new ways of working (Lemmer, 2018). Based on the literature mentioned, it can be said that the findings in this category correlate with the research.

5.3.5.4 Overall summary of theme 5

The overall recommendations in this theme reveal that communication, the involvement of middle management and change management can be seen as critical aspects that need to be considered in ensuring that the benefits of the changes are explained, employees are well informed and are motivated to accept the restructure in a positive manner. The findings in this theme correlate with the literature, as discussed in Sections 2.2.5, 2.2.6 and 2.2.7, where it was determined that communication and change management are essential for the successful implementation of restructuring processes. In Section 2.2.7, the various components of change management were mentioned which assist in clearing uncertainty and encourage employees to accept changes, as they understand the rationale and the benefits of the change (Vundla, 2012; Varghese, 2019). In addition, in Section 2.2.5.1, the various roles that middle managers play within a change process were articulated. The data aligns with the literature, as middle managers acknowledged that they are important in a restructuring process, and they have proposed that they need to be involved. Nannings (2017) and Gjerde (2020) indicated that it is imperative that middle managers are consulted and equipped to assist with a change process.

This concludes the last theme that emerged from the data. All codes, categories and sub-themes were reported on. The researcher did not find the need to interview further participants, as no new data emerged from the current 12 interviews. However, there were two concepts that emerged through the current study that were not found in the literature discussed in Chapter 2. These two concepts were the formation of cliques and a town hall session, which were explained. The section to follow will contain a summary of codes, categories and themes.

5.3.6 Summary of themes, sub-themes, categories and codes

The main themes, sub-themes, categories and codes identified from the data in the current study are summarised in Table 5.1 below.

Table 5.1: Summary of themes, sub-themes, categories and codes

No	Themes	Sub-theme	Categories and codes
1	The current practice of internal restructuring processes in Business Banking	Purpose of restructuring	▪ **Strategy** – Alignment and Platform thinking – Cost saving – Creating value and new ideas
			▪ **Digital transformation** – Automation and improve efficiencies – Technology
			▪ **Types of restructuring** – New reporting lines – Movement of employees – Roles and responsibilities changes – Merge of departments – Operating model – Structure changes
2	Ineffectiveness of the internal restructuring processes in Business Banking		▪ **Poor communication** – Ineffective communication – Effective communication – Information not filtered downwards – No open-door policy – Rumours and corridor talk
			▪ **Lack of change management** – lack of formal processes – lack of interactive sessions – no consultation and involvement – no transparency
		Effects of restructuring	▪ **Negative emotions** – Angry – Anxiety – Burnout – Fearful – Low morale – Scared – Stress – Uncertainty – Uneasy – Unhappy

No	Themes	Sub-theme	Categories and codes
			▪ **Positive emotions** – Energetic – Excited and enthusiastic – Refreshed – Staff promotion
		The role of management	▪ **Middle management not equipped** – Insufficient time to digest – Unaware and uninvolved
			▪ **Management not learning from past mistakes** – Past learnings – Vicious cycles
3	Influence of internal restructuring processes on values, beliefs, traditions and trust		▪ **Values affected** – Values remain the same – Change in values
			▪ **Team dynamics** – Formation of cliques – Leadership influence – Negative team spirit – Teamwork continued
			▪ **Perceptions and unfairness** – Unfairness and favouritism – New opportunities earmarked – Perception – Personal attitude
			▪ **Mistrust management and colleagues** – Don't trust colleagues – Lose belief and faith in the bank – Mistrust management
			▪ **Traditions** – Change in traditions – Change in social behaviour
4	The Influence of internal restructuring on ways of work		▪ **Negative employee behaviour** – lack of commitment – unhealthy competition – unwilling to support management – staff resigning – staff absent

No	Themes	Sub-theme	Categories and codes
			▪ **Motivation** – Demotivated – You have to start from scratch – Feeling undervalued and unappreciated – No training and handover – Tired of proving yourself – Motivated
			▪ **Unwilling to share information** – Clear information exchange – Increase in workload – Withdrawn and operate in isolation Staff interaction decreases – Willingness to help new staff – Withholding information – Communication affected
			▪ **New opportunities** – Opportunities to learn – Stimulates growth
			▪ **Performance affected** – Performance and work effort increases – Changes in productivity – Proving your worth
5	Support initiatives that positively influence internal restructuring		▪ **Communication style** – Open and transparent – Message filter to lower-level employees
			▪ **Involvement of middle management** – Active leadership – Understand the change
			▪ **Change management drivers** – Regular meetings – Explain benefits – Significance of change management – Human resource Involvement – Ensure training is available

5.4 SUMMARY

This chapter provided a detailed analysis of the data collected and the interpretation of the data. Each theme that emerged was presented with an overall diagram which depicted all codes, categories and sub-themes where necessary. The discussion was at category level, and codes and direct quotations to support the codes were used. The use of figures was incorporated in each category which depicted the groundedness of codes and a view of the number of participants that indicated each code.

There were five themes which answered all the research questions in this study. A summary of the main themes, categories and codes was presented in Table 5.1. The findings in this chapter correlate with the literature, and new findings were indicated, where necessary. Chapter 6, the final chapter, will provide a summary of the main findings and recommendations. A discussion of the assumptions and limitations will also be included as part of this chapter.

CHAPTER 6:
CONCLUSIONS AND RECOMMENDATIONS

6.1 INTRODUCTION

This dissertation consists of six chapters with each chapter addressing specific content related to the study. Chapter 1 provided a brief introduction to the study; the problem statement was articulated, and the research questions were stated. Chapters 2 and 3 presented an overview of the literature relevant to the current study. Chapter 2 described the constructs of this study, it provided insights on the terms ‘internal restructuring’ and ‘organisational culture’, and provided a description of reasons why organisations choose to restructure. In addition, Chapter 2 provided a detailed discussion of the effects of organisational restructuring on organisational culture, explained the role of middle management and provided a description of factors to consider in a restructuring process. Chapter 3 provided an overview of the banking industry, a description of the factors that affect banking institutions and the future outlook for banks. Chapter 4 explained the research methodology that the researcher applied in the study, while Chapter 5 provided an in-depth discussion and interpretation of the data collected.

The main purpose of this chapter is to provide a summary of the conclusions of the current study. It also includes a discussion of the limitations of this study and recommendations for future research. In the next section, the research questions are scrutinised in terms of the findings and conclusions associated with each individual question.

6.2 SUMMARY OF FINDINGS AND CONCLUSIONS LINKED TO EACH SECONDARY RESEARCH QUESTION

6.2.1 Secondary research question 1

What is the effectiveness of the internal restructuring process as perceived by the middle management?

The first secondary research question aimed to explore the effectiveness of the current state of internal restructuring processes within the banking institution partaking in the current study. The findings and conclusions are discussed in the sections below.

6.2.1.1 Literature findings

As per Section 2.2.2, it was found that there are different types of internal restructuring, namely, introducing new structures, new reporting lines, redefining roles, and changing the way an organisation operates. Furthermore, Section 2.2.3 introduced the various reasons why organisations engage in restructuring strategies, such as to increase profitability, to become more efficient, to introduce new technologies, to improve shareholder worth, to reduce costs, to adapt to the environment, to respond to competitors and to change the direction of a business. In addition, Section 2.2.5 discussed the multiple roles and the importance of middle management in a restructuring process. It was found that middle management has a number of roles, namely, that of sensemaking, change intermediary, strategic and championing, and it was explained that these roles are critical to assist in the smooth implementation of a restructuring process.

The concept of change management was defined in Section 2.2.7, as a framework that is used to guide the implementation of a restructuring process. In Section 2.2.7.1, Lewin’s change model which consists of three phases, namely, unfreeze, change and refreeze was described. Furthermore, important factors to consider when implementing restructuring strategies were mentioned in Section 2.2.6, which consisted of transparency, training, employee involvement and effective communication.

Lastly, Section 2.2.4 presented that there are several outcomes of restructuring, for example, uncertainty, employee burnout, motivation, job satisfaction, employee engagement, work intensification, absenteeism, employee trust, knowledge, skillsets, career progression, and focus on core activities. These outcomes can either be positive or negative, however, employees are more likely to experience negative effects.

6.2.1.2 Empirical findings

The first two themes discussed in Sections 5.3.1 and 5.3.2 answered this research question. The first theme related to why and what types of restructuring processes are implemented in the banking institution. This theme sets the scene to explain the current practices which were aligned with the literature. The data in this theme indicates that the bank frequently changes the structure and operating model, which results in the introduction of new management, new tasks and responsibilities, movement of employees and the merging of departments. The primary reasons that the bank engages in restructuring strategies are to align processes and departments across the bank, to remove redundant tasks and processes, to create value by assisting employees to focus on core activities, and to constantly make use of technology advances to automate and enhance operations.

Theme 2 that emerged from the data and was discussed in Section 5.3.2. Although some participants recognised the positive effects associated with restructuring, such as employees being energetic, having new opportunities to learn and grow and allowing employees to focus on core activities, overall, it can be said that the internal restructuring processes implemented at the focal banking institution were considered to be ineffective.

Middle managers expressed that decisions are made at executive or top management level, and do not filter to middle managers and employees. In addition, from a middle management perspective, the restructuring processes currently being implemented in the bank display ineffective communication, and a lack of transparency, change management and involvement from middle management. The end result of these restructuring strategies are that employees experience several negative effects such as anxiety, uncertainty, fear, stress, anger, scared, burnout, low morale and unhappiness.

The data revealed that the common negative effects are uncertainty and being fearful. Middle management agreed that these negative effects are associated with employees fearing job losses and being unsure of their future at the bank. A new concept emerged in the data, as participants indicated that the use of a town hall session helped ensure that, in some instances, communication was seen as effective. As defined in Section 5.3.2.1, a town hall session is a meeting that is hosted to communicate changes to all employees, and that allows employees to ask the necessary questions. The middle managers who were interviewed for the current study indicated that a town hall session was used as a platform to translate the changes to employees, explain the rationale, and it was interactive to ensure that employees received answers to their questions. Middle managers also indicated that there is an absence of introspection, as management does not learn from past restructures, and therefore, in the implementation of new restructures, they repeat the same mistakes.

6.2.1.3 Conclusion

It can be concluded that the internal restructuring processes implemented in the focal banking institution are ineffective as a result of poor communication, lack of change management, and middle managers not being equipped to assist with the successful implementation of changes introduced in the restructure. The negative outcomes of internal restructuring processes outweigh the positive, and therefore, can have an impact on the elements of culture. The findings confirm the literature that employees are more likely to experience negative effects due to restructuring. The next research questions will provide context on how the internal restructuring processes affected culture elements within the banking institution.

6.2.2 Secondary research question 2

How has the internal restructuring process impacted the trust of employees as perceived by middle management?

The purpose of this secondary research question was to determine from the middle management viewpoint the impact that internal restructuring processes may have on the trust component within the banking institution.

6.2.2.1 Literature findings

The literature discussed in Section 2.2.4.1 revealed that when employees perceive a restructuring process negatively, the level of trust an employee holds towards the organisation and management is affected. In addition, Sections 2.2.4.1 and 2.3.4 indicated that when promotions are viewed as unfair, this results in employees distrusting management and feeling unhappy, which affects the contribution of employees, and it eventually leads to employees deciding to resign. Furthermore, in

Section 2.3.4, it was articulated that trust is a key aspect of culture, as it enables effective communication, teamwork, employee commitment and productivity (Flovik *et al.*, 2019).

6.2.2.2 Empirical findings

The findings discussed in Section 5.3.3 correlate with the literature. The data revealed that mistrust in management and colleagues was a common view shared by middle managers. Middle managers associated mistrust in management with lack of communication and transparency in the restructure, new opportunities being reserved and the introduction of new management. Middle managers voiced when new opportunities are earmarked for specific individuals, this contributes to the unfairness and affects the trust component. As a result of lack of communication and transparency in both the restructure and new opportunities, employees do not trust management and colleagues.

The end result is that employees tend to form cliques within a team, where people that share a similar viewpoint engage more with each other. The formation of cliques was a new concept that emerged in the data. Within these cliques, employees trust more and interact more and outside these cliques the interaction between employees is affected. The consequence is that trust affects team dynamics and affects the contribution of employees. It is important to recognise that some middle managers mentioned that the trust component improves over time, but the result is that during this time, a decrease in performance is seen. In addition, when employees perceive that trust is broken, these employees lose faith in the bank and do not trust that management is acting in a way that is beneficial to them. Middle managers also voiced that the team spirit is affected negatively, as employees are not happy and they do not work well together.

6.2.2.3 Conclusion

The lack of communication and transparency associated with the changes in a restructure is more likely to affect trust as it creates high levels of uncertainty, which interfere with the way employees contribute to the overall goals of the bank. In addition, unfairness in the recruitment for new opportunities made available through the restructure affects the way employees interact and perform. When employees are not given equal opportunities to apply for new positions, it creates feelings of unfairness and contributes to employees losing trust in management and the bank. The level of unfairness affects team spirit and the manner in which employees work together. As determined in literature, trust is a key aspect that creates a healthy culture in which teamwork and collaboration are valued. To conclude and answer Secondary research question 2, the findings revealed that the implementation of internal restructuring processes does affect trust, which is essential in a culture to ensure teamwork.

6.2.3 Secondary research question 3

How has the internal restructuring process affected the employee's motivation as perceived by middle management?

The third secondary research question was designed to answer how employee motivation is affected by the implementation of internal restructuring processes.

6.2.3.1 Literature findings

As discussed in Section 2.2.4.1, there is a direct link between training and employee morale. The literature showed that employees who are not given the proper training to carry out new functions, experience a low morale as they are unable to perform at their best. Additionally, Section 2.2.4.2 revealed that restructuring processes result in positive outcomes where employees feel energised and embrace the new way of working and new opportunities that come from a restructuring process. When employees can see the benefit of a restructure and career progression, they are naturally motivated to perform at their best, and therefore, performance can increase. On the contrary, when employees perceive unfairness in the process, there is an adverse impact on employee motivation and contribution.

6.2.3.2 Empirical findings

Overall, the findings in theme 4 discussed in Section 5.3.4, revealed that the internal restructuring processes implemented in the focal banking institution often result in employees feeling demotivated. Middle management associated demotivation with a number of factors, such as, employees being uncertain, feeling undervalued, feeling they need to start from scratch, feeling tired of proving themselves, and receiving no training and handover when new roles and responsibilities are given.

Middle managers voiced that internal restructuring results in a number of changes, such as new management, new roles and new ways of working. These changes affect employees' current career progress, and employees feel that they need to start from the beginning. In addition, middle managers also indicated that employees become demotivated when they are uncertain of their role in the bank and they are unsure of how to perform the new responsibilities they have been assigned. The uncertainty is a common element in the findings, and as such, relates to both uncertainty due to lack of communication within the restructure and lack of training given to employees. Middle managers mentioned that when employees are given new tasks and responsibilities, there is no training or handover process, therefore, employees feel demotivated as they are unable to perform at their best.

Linking to the findings of Research question 2, the data also revealed that trust affects motivation levels, as when employees perceive promotions as being unfair, employees question their loyalty and contribution to the bank, leaving employees feeling undervalued and demotivated. When employees are demotivated, eventually they start looking for jobs elsewhere and leave the bank. Some middle managers also indicated that when a restructure is announced, absenteeism increases, as employees feel demotivated as a result of the uncertainty associated with the restructure. As a result of employees being unhappy and resigning, the workload of existing employees increases, and they are expected to work overtime to complete tasks. The overall result is that existing employees feel overworked, stressed, experience burnout and have a low morale.

On an optimistic note, some middle managers did acknowledge that restructuring processes may bring about positive results as it entails new ways of work which some employees embrace and feel motivated to perform as they feel energised. In addition, changes to the structure and the introduction of new roles and responsibilities may create new opportunities for employees, and may motivate certain employees who are able to view the restructure in a positive beneficial way.

6.2.3.3 Conclusion

While internal restructuring brings about new opportunities and ways of work, it does affect the motivation levels of employees. Components such as trust, fairness, communication, clarity and training have an effect on whether employees feel motivated or demotivated. Employees who feel demotivated are associated with high levels of uncertainty in terms of the restructure and new roles assigned to them. When employees are unsure how to perform their new roles, it will lead to discouragement. In addition, when employees perceive unfairness in the restructuring process, this affects their contribution, as they feel demotivated and undervalued. The end result is employees that are demotivated, do not perform at their best and who will eventually resign.

The literature emphasised the importance of motivation in the workforce, as it creates an environment that encourages employees to perform at their best, it is an environment where employees experience high levels of enjoyment, are happy to work, and it positively affects the working relationships between employees (Al Rahbi *et al.*, 2017; Badubi, 2017; Odor *et al.*, 2019).

From the above, it can be said that motivation is a critical aspect of culture as it helps shape the culture of an environment. To conclude and answer Secondary research question 3, it can be deduced that internal restructuring processes do affect the motivation levels within an organisation, thereby affecting the culture of an organisation. Thus, it leads to the creation of a culture where employees are negative and unhappy in their job roles, and therefore, the environment does not inspire employees to perform at their best.

6.2.4 Secondary research question 4

How has internal restructuring impacted the communication between employees as perceived by middle management?

The aim of the fourth secondary research question was to determine the impact of internal restructuring processes on the communication between employees.

6.2.4.1 Literature findings

In Section 2.3.4 of this study, it was found that when employees view a change negatively, they will become withdrawn, and this may influence the exchange of information and ideas, therefore, interfering with teamwork. It was also emphasised that employee interaction is important as it allows collaboration and increases productivity.

Furthermore, Section 2.2.4.1 articulated that work intensification is a common element of restructuring, and when there is an increase in workload, employees become overwhelmed and unable to maintain a work-life balance. It was also found that restructuring may also result in employees being disengaged and withdrawn which affects their work outputs. In addition, it was also explained in Section 2.3.4 that communication is an essential element of an organisation's culture which contributes to its success. Communication clears up misconceptions and enables a positive working relationship and the exchange of ideas and information.

6.2.4.2 Empirical findings

The findings revealed in theme 4 portray that communication may be strained by the manner in which an internal restructuring process was implemented. Middle managers associated communication being affected as a result of unhealthy competition, lack of commitment, employees becoming withdrawn and unwilling to interact and share information. Middle managers expressed that where employees felt they do not trust their colleagues, communication between employees was negatively affected, and employees became withdrawn and operated in isolation.

In addition, upon the announcement of a restructure, middle managers felt that an environment was created where unhealthy competition was present, as a result of employees trying to prove their capabilities. In such an environment, employees become unwilling to share information, and this interferes with the working relationship between employees. It was further noted that this environment caused a shift in employee's values from team orientation to becoming more individually focused. Middle managers articulated that the need for employees to prove themselves to management was due to them feeling the need to secure their job in the new structure or to obtain a possible promotion.

In terms of work intensification, middle managers voiced that as a result of employees leaving, existing employees were given additional work to be able to maintain delivery within a department. The consequence was that existing employees experienced burnout, and as a result of this increase in workload, they found it difficult to share information with new employees, thus interfering with the relationship and interaction with new employees.

On an optimistic note, there were two middle managers who felt that the internal restructure was necessary, and that it enabled clear communication lines, as previously there was one big team and now there were streams, which allowed the free flow of information and encouraged communication. It also provides employees with a sense of belonging, as employees know what is expected and how they fit in the bigger picture. In addition, another positive aspect was that some middle management felt that existing employees are willing to help and share information to assist the workload being distributed equally.

6.2.4.3 Conclusion

Overall, while there were positives to the communication between employees, the ultimate finding was that communication may be strained because of the lack of communication and transparency in the restructuring process. The consequence is that employees do not trust their colleagues during a restructure, and therefore, they become withdrawn, operate in silos, interact less, and in some instances, withhold information. This affects the working relationship, and the exchange of information and ideas between employees.

It is noted that individual performance may be increased as result of employees feeling the need to demonstrate their capabilities, but the overall team performance is negatively affected. As mentioned earlier, communication is an essential element of an organisation's culture which contributes to its success, as it clears misconceptions, allows a positive working relationship, and the exchange of ideas and information. To conclude and answer Secondary research question 4, it can be said that the internal restructuring processes implemented in the focal banking institution do affect communication, and overall, the culture of the bank.

6.2.5 Secondary research question 5

How has the internal restructuring process impacted the values, beliefs and traditions of an organisation from a middle management perspective?

The last secondary research question is related to the effect that internal restructuring processes have on the values, beliefs and traditions within the bank.

6.2.5.1 Literature findings

The literature discussed in Section 2.3.1 mentions that values, beliefs and traditions are aspects of culture that drive and shape employee behaviour. Values and beliefs provide employees with a sense of purpose, and therefore, encourage employees to perform. In addition, in Section 2.3.1, it was determined that traditions are seen as an element of culture that refers to symbols, rituals and ceremonies which help shape employee behaviour and helps instil values in employees.

6.2.5.2 Empirical findings

The findings revealed in theme 3 (discussed in Section 5.3.3) indicate that values, beliefs and traditions are affected by the manner in which an internal restructure was carried out. Middle managers stated that a bank has core values and when a restructure is implemented, the way in which these values are lived by employees is affected. Although the participants felt that the values of the bank remained unchanged at the time of the restructure, it appears as if employees are not practising the values of the bank due to the uncertainty and uneasiness that they experience.

Middle managers maintained that when values and beliefs were seen as being altered, it was a result of new management, a merge of teams and when employees view trust as being broken. It was indicated that with new management there are new ways of working, new traditions and a new focus in terms of what the team values. In an instance where teams merged, there is a clash of two different ways of work, values, beliefs and traditions.

Similar to the findings reported in Section 6.2.2.2, it was found that the formation of cliques resulted in employees not sharing ideas, and not interacting and collaborating outside the cliques. This goes against the bank's values that emphasise teamwork and the sharing of ideas. Thus, team values are negatively affected, which interferes with the way employees collaborate to achieve the goals of the bank.

With regard to traditions, it was found that when a restructure is announced, employees may feel pressure to deliver and implement the necessary changes as per the restructure, therefore, there is no time for celebrations or to practise any traditions. Data also revealed that because of the increase in the workload, employees do not have time to socialise, and therefore, do not feel the need to uphold the traditions of the bank. Middle management also voiced that traditions are normally changed or influenced by the introduction of new management and lead to negative employee behaviour. After a restructure, employees experience negative feelings, and therefore, do not want to partake in traditions. In addition, when new management joins, they can introduce new traditions which may either be positive or negative. In other words, if a department has no traditions and new management introduces a tradition, employees welcome this new ritual, and it creates unity within the team.

6.2.5.3 Conclusion

The manner in which a restructure is carried out affects the values, beliefs and traditions of the bank. Aspects such as the introduction of new management and the perceptions of the restructure determine the influence on values, beliefs and traditions.

The values and beliefs of a bank are likely to be negatively affected when employees perceive trust to be broken and when they experience a sense of unfairness. In addition, when there is a merge of two teams, there are different ways of operating and different values, and therefore, there is a clash of culture.

An increase in workload is more likely to reduce employee interaction and the ability to uphold traditions and rituals. Lastly, new management can have a positive effect on traditions in instances where the department does not have any traditions which can positively influence the culture. As mentioned earlier, values, beliefs and traditions are aspects of culture that drive and shape employee behaviour. To conclude and answer Secondary research question 5, it can be said that the changes introduced in an internal restructuring process can affect the values, beliefs and traditions of bank.

The above discussion concludes the discussion of the findings and conclusions linked to each secondary research question. The next section presents the overarching conclusion and recommendations linked to the primary research question of this study.

6.3 ADDRESSING THE PRIMARY RESEARCH QUESTION

"What is the impact of internal restructuring on organisational culture within a banking institution in South Africa?"

The main research question of this study as stated above aimed to explore the impact of internal restructuring processes on the organisational culture in a banking institution in South Africa from a middle management perspective. The findings gathered from the previously discussed secondary research questions assisted in the development of the main findings of this study.

Four themes emerged from the data which described the effectiveness of internal restructuring strategies and the impact that internal restructuring has on communication, trust, values, beliefs, and traditions. Additionally, one theme emerged that was related to the recommendations that middle management provided to guide future restructuring strategies. Based on a middle management perspective and learnings from past restructures, theme 5 was developed, which articulates the factors that can contribute to the effectiveness of restructuring, and to ensure that restructuring has the minimum effect on the culture of an organisation.

6.3.1 Overall conclusion

The following provides an overall conclusion in terms of the main findings with regard to the primary research question:

- It was found that the focal bank commonly engages in internal restructuring processes that result in changes to the roles and responsibilities, changes to the way the bank operates, structural changes and the introduction of new management. The primary reason why the bank engages in restructuring is to align to strategy and to adapt to technological advances.
- The findings indicate that the current practice of internal restructuring processes was considered ineffective as it consisted of poor communication and lack of change management. It was determined that middle management was unaware of changes and was not involved in the planning of the restructuring strategies, and therefore, middle managers were unable to prepare employees and assist with the restructure.
- As a result of the ineffective communication and the manner of implementing the restructuring strategies, negative effects of the restructuring were commonly experienced such as anger, anxiety, burnout, fearful, scared, stress, uncertainty, uneasy and unhappiness. It was found that as a result of information not filtering down, employees were scared of job losses and experienced high levels of uncertainty.
- From a positive perspective, the findings also suggest that the use of town hall sessions can be an effective platform of communication that provides employees with the opportunity to freely engage with management to ask pertinent questions.
- Values is a critical element of culture, and the data revealed that it is affected by internal restructuring processes. It was found that internal restructuring processes do not change the core values of the bank, however, it affects how employees live

these values. It was determined that team values are negatively affected, as employees become disengaged, do not trust, and do not want to interact with each other.

- It was determined that factors, such as lack of information, no transparency and new opportunities being earmarked for specific individuals, contributed to employees losing trust in management and the bank. Middle managers found that the formation of cliques was a common result which affected the working relationships among employees, the manner of engagements and the overall team dynamics within the culture.
- The findings also indicate a number of factors that affected the ways of work, such as motivation, feelings of being undervalued, negative employee behaviour, communication being affected and work intensification. It should be noted that these factors are critical components of culture that ensures the success of an organisation. While it was found that some middle managers felt that the changes stimulated growth and learning, the majority of middle managers expressed that restructuring affects team goals.
- Middle managers felt that upon the announcement of a restructuring process, employees feel the need to go the extra mile to prove their capabilities, which results in individual performance increasing, however, it affects the overall team dynamics as employees become more individually oriented. The outcome is that an environment is created where the culture consists of unhealthy competition, employees feeling demotivated, decreased staff interaction, employees operating in isolation, employees becoming withdrawn, and unwilling to share information.
- It was also found that the manner in which the restructuring process was implemented affected the working relationship among employees, communication became strained, and team collaboration and culture were affected.
- In addition, employees' career progression was interrupted as a result of the changes introduced by the internal restructuring process, and existing employees were overwhelmed with an increase in workload. This resulted in employees becoming stressed and being unable to prioritise and maintain a work-life balance. The ultimate consequence was that employees became frustrated, and therefore,

they resigned. Once again, influencing the creation of an environment where employees are unhappy and resign.

- It was commonly mentioned that when employees are moved to new roles and are given new responsibilities, there was a lack of a training and handover process to guide employees, and this contributes to the demotivation of employees. An environment where employees are demotivated has a negative influence on organisational culture.
- Traditions, as an element of culture, were affected by internal restructuring processes. It was revealed that internal restructuring does affect traditions, and it is dependent on how employees view the restructure. If employees view the restructure positively, they continue with the traditions of the bank. Alternatively, if employees view the restructure negatively, they will become withdrawn, and this affects their interaction in rituals and the maintaining of traditions. A factor that also affected traditions was the increase in workload, where employees do not have time to participate in the traditions or rituals of the bank.
- The findings in theme 3 indicated that in the focal banking institution, once a restructure was announced, traditions are not upheld due to the pressure to deliver, and some employees who feel negative do not want to interact. This implies that the lack of traditions would mean that new employees are not taught the principles of how the bank operates, and this leads to the lack of uniformity among employees which influences a disjointed culture.

Overall, the findings indicate that a lack of communication and transparency in the implementation of internal restructuring processes results in uncertainty, which affects critical elements of culture such as trust, communication, motivation, values, beliefs and the traditions of a bank. The impact on culture is that an environment is created where existing employees are unhappy, stressed, demotivated and have lost trust in management, and therefore, are unwilling to perform at their best which affects the organisation's overall performance. The end result is that key employees may resign, which creates added pressure on existing employees to maintain the overall performance. Recommendations to improve the overall implementation of internal restructuring processes will be discussed next.

6.4 RECOMMENDATIONS

Based on the findings from the data and literature, the following recommendations are suggested:

- The focal banking institution needs to draft a guide that helps middle management in the implementation of internal restructuring processes. This guide needs to include elements such as change management, effective and continuous communication and that changes must be transparent.
- It is recommended that the focal banking institution encourages the active involvement of middle managers, as they are seen as the most influential level within the bank, and therefore, can contribute to the success of the restructuring strategy and assist in the alleviation of negative outcomes. Middle managers can provide valuable input regarding the environment, the anticipated changes, and employees' career progression, knowledge and skillsets. The involvement of middle management in the design and planning of the internal restructuring processes can ensure performance is not negatively affected and that the morale of the team is somewhat maintained.
- Internal restructuring is a common aspect within any organisation, and this study outlines the importance of having a framework to guide middle managers in the implementation of internal restructuring processes. It was found that business banking applies a number of internal restructuring processes to adapt to the ever-changing environment and to adopt innovative technologies. Changes to the way the bank operates become inevitable, and this study outlines that internal restructuring processes can affect the workforce and it can hamper performance. The recommendation for the business unit is for leaders to clearly outline the objectives of internal restructuring, and there needs to be more responsibility placed on the leadership in the business unit to create awareness among employees and to ensure that employees understand where they fit in to this strategy.
- The current study also outlined the significance of change management and training. The recommendation is that when restructuring strategies are implemented and they require new functions or job roles, management must provide the necessary training to assist employees in their new roles which will

ensure that employees remain motivated. In addition, where new management is introduced, it is suggested that management receives proper leadership training to assist the new leader in dealing and motivating people. It is also recommended that proper change management processes are adopted to maintain motivation, to help employees view the restructure as beneficial, and to assist in the smooth transition to the new envision state.

- When new opportunities become available in a restructuring process, it is recommended that management should communicate such to all employees and allow equal opportunities for all employees to apply for these opportunities. It is suggested that a proper selection criterion is advertised so that employees understand fully what is required to fulfil a specific position. While this will not guarantee that the perception of unfairness is removed, it will help strengthen the bank's values and encourage the trust and commitment of employees.
- It is recommended that when new management is introduced during a restructuring process, management must inquire regarding the traditions, and if there are changes, management must consult middle management to minimise any negative perceptions that employees may have.

It is recommended that the focal banking institution should consider the findings of the current study when implementing internal restructuring strategies. In summary, to minimise the impact of internal restructuring processes on the culture, the banking institution could ensure that there is active involvement of middle management, that there is continuous communication regarding the restructure and new opportunities available, and that training and change management are included in the process. This concludes the recommendations for this study. The next section discusses the limitations of the current study.

6.5 RESEARCH LIMITATIONS

Dudovskiy (2018) described that limitations are considered shortcomings of a study as a result of unavailable resources, sample size issues, or a flawed data collection method, and it is important for a researcher to note these shortcomings. The following limitations were identified for this specific study:

- This research study was confined to a specific banking institution in South Africa, and therefore, the findings cannot be generalised or applied to other banking institutions, other organisations or industries within the country. However, it should be noted that the aim of qualitative research is not to generalise, but to rather provide an in-depth account of the middle manager's perspective on internal restructuring and how it affects elements of culture.
- The sensitivity of questions and emotional views of middle managers who have been part of a restructuring process may cause the responses to be biased.
- Key participants that were part of the restructuring process may have left, and therefore, cannot be interviewed as part of this study.
- Sample
  - bias- the population was limited to middle management within the banking institution. This may affect the ability to generalise the result, as middle management represents a portion of the management in a large organisation.
  - size- the sample size was limited to 12 participants, and this may affect the ability the generalise the result.
  - segment – the sample was limited to one segment within the banking institution, and this may affect the ability to generalise the results.
- Researcher bias: Exploratory research is subjective and may be influenced by researchers' own perspectives. As Creswell (2014) stated, the researcher's context may influence how he/she interprets the research findings. Therefore, the researcher acknowledges that there may be some element of bias. The researcher was not expertly trained in interviewing and this could have affected the manner in which the interviews were conducted.

The limitations of the study were highlighted in the above section. The next section will include a discussion of possible future research suggestions.

6.6 POSSIBLE FUTURE RESEARCH SUGGESTIONS

The following are some suggestions for possible future research:

- This study made use of the qualitative research method to obtain rich data. Unfortunately, the sample size for qualitative data is small compared to quantitative studies, and this creates difficulties with regard to the generalisation of the findings. Future research could be based on a quantitative approach, where a questionnaire is developed and distributed to a much larger sample size, thereby increasing the generalisability of the findings.

- The sample population in the current study was limited to participants within the business banking segment of a particular banking institution. It would be beneficial to extend this study to the retail segment of the banking institution. This will enable researchers to gain an overall understanding of internal restructuring processes within the entire bank. Perhaps learnings from the retail segment can be utilised to assist the bank overall. In addition to the above, it is recommended that the study be conducted in more banks.
- To further increase reliability and validity, a recommendation for future research would be to increase the sample not only to middle managers but to perhaps include top management and low-level employees.
- It is also recommended that this study be conducted in other industries and not be limited to the banking industry.

6.7 CONCLUSION

This chapter provided a summary of the conclusions and reflected on the entire research study. It also included a discussion of the limitations of this study and provided recommendations for future research in the bank or this field of study. The overall objective of this study was to determine what the impact of internal restructuring processes was on organisational culture within a banking institution. This was accomplished by developing five research questions which were guided by the literature review, research design and methodology. The findings suggest that aspects of an internal restructuring process can cause or contribute to employees experiencing negative effects such as anxiety, stress, uneasiness, unhappiness, and being fearful and uncertain. Middle managers voiced that the level of trust and commitment to the bank was lowered, employees’ perceptions were affected and there was an increase in the possibility of key employees resigning. The lack of communication and transparency was seen as the greatest contributor to the negative effects, therefore, it was recommended that communication and transparency should be improved to minimise the effect on culture elements such as trust, motivation, values, beliefs and traditions.

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APPENDIX A:
ETHICAL CLEARANCE CERTIFICATE

UNISA ETHICS REVIEW COMMITTEE

24 August 2021

NHREC Registration # : N/A
ERC Reference # 2021_CEMS_BM_122
Name : Mrs M Padayachy
Student #42915538
Staff #N/A

Dear Mrs M Padayachy

Decision: Ethics Approval from 24 August 2021 to 23 August 2024

Researcher(s): Name:	Mrs M Padayachy E-mail address: 42915538@mylife.unisa.ac.za Telephone # 083 760 2754
Supervisor(s): Name:	Prof Sharon Rudansky-Kloppers E-mail address # rudans@unisa.ac.za Telephone # 012 429 4689
Supervisor(s): Name:	Mrs R Reeler E-mail address # deysert@unisa.ac.za Telephone # 012 429 2057

Working title of research:

The impact of internal restructuring on the organisational culture within a banking institution in South Africa: A middle management perspective

Qualification: M Com

Thank you for the application for research ethics clearance by the Unisa Ethics Review Committee for the above-mentioned research. Ethics approval is granted for 3 years.

*The **low risk application** was **reviewed** by a Sub-committee (Department of Business Management Ethics Review Committee) of URERC on 24 August 2021 in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment. The decision was approved on 24 August 2021.*

The proposed research may now commence with the provisions that:

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Preller Street, Muckleneuk Ridge, City of Tshwane
PO Box 392 UNISA 0003 South Africa
Telephone: +27 12 429 3111 Facsimile: +27 12 429 4150
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1. The researcher(s) will ensure that the research project adheres to the relevant guidelines set out in the Unisa Covid-19 position statement on research ethics attached.
2. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
3. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the Ethics Review Committee.
4. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
5. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.
6. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's Act, no 38 of 2005 and the National Health Act, no 61 of 2003.
7. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data requires additional ethics clearance.
8. No field work activities may continue after the expiry date 23 August 2024. Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Review Committee approval.

Note:

The reference number 2021_CEMS_BM_122 *should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

Yours sincerely,

Chairperson: Prof T Visser
Department of Business Management
E-mail: vissed@unisa.ac.za
Tel: (012) 429-2113

Executive Dean: Prof Thomas Mogale
Economic and Management Sciences
E-mail: mogalmt@unisa.ac.za
Tel: (012) 429-4805

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APPENDIX B:
CODING LIST

No	Coding list - listed in order of frequency from highest to lowest
1	Mistrust management
2	Information not filtered downwards
3	Ineffective communication
4	Change in traditions
5	Creating value and new ideas
6	Staff interaction decreases
7	Staff resigning
8	Feeling undervalued and unappreciated
9	Demotivated
10	Structure changes
11	"Formation of cliques"
12	Fearful
13	Performance and work effort increases
14	Uncertainty
15	Withdrawn and operate in isolation
16	No consultation and involvement
17	Rumours and corridor talk
18	Lack commitment
19	New opportunities ear marked
20	Open and transparent
21	Communication affected
22	Don’t trust colleagues
23	Leadership influence
24	Personal attitude
25	Unhealthy competition
26	"You have to start from scratch"
27	Effective communication
28	No transparency

29	Operating Model
30	Unaware and uninvolved
31	Withholding Information
32	Lack of formal processes
33	Movement of employees
34	Role and responsibility changes
35	Unfairness and favouritism
36	Active leadership
37	Automation and improving efficiencies
38	Change in values
39	Explain benefits
40	Increase in workload
41	Merge of departments
42	Message filter to lower-level employees
43	Significance of change management
44	Alignment and platform thinking
45	Energetic
46	New reporting lines
47	Proving your worth
48	Technology
49	Understand the change
50	Change in social behaviour
51	Motivated
52	Negative team spirit
53	No training and handover
54	Perception
55	Changes in productivity
56	Regular meetings
57	Unhappy
58	Values remain the same
59	"Insufficient time to digest"
60	Anxiety

61	Cost saving
62	Lack of interactive sessions
63	Lose belief and faith in the bank
64	Low morale
65	Opportunities to learn
66	Scared
67	Stimulates growth
68	Unwilling to support management
69	Angry
70	Burnout
71	Ensure training is available
72	Excited and enthusiastic
73	Past learnings
74	Refreshed
75	Staff promotion
76	Stress
77	Tired of proving yourself
78	Vicious cycle
79	Human resource involvement
80	No open door policy
81	Staff absent
82	Teamwork continued
83	Uneasy
84	Willingness to help new staff
85	Clear information exchange

APPENDIX C:
INTERVIEW GUIDE

Interview questions for Research Project for degree of Masters in Commerce Business Management

Title: THE IMPACT OF INTERNAL RESTRUCTURING ON THE ORGANISATIONAL CULTURE WITHIN A BANKING INSTITUTION IN SOUTH AFRICA: A MIDDLE MANAGEMENT PERSPECTIVE.

Student Name: Meryln Padayachy

(Student number: 42915538)

Department of Business Management, University of South Africa

Demographics and Additional Information

Participant No:	
Job Role	
Experience in current role	
Experience in Business segment	

Background to Interview

1. Introduction
2. Purpose of research

Interview Questions

To determine the effectiveness of the internal restructuring process as perceived by the middle management

Restructuring	
IQ1	Tell me about restructuring in your area and describe what changes are typically introduced? How often?
IQ2	Describe how the changes introduced in the restructure affected you and your area of work?
IQ3	What are your overall thoughts on how the internal restructuring process was carried out in your area? Why?

To determine if the internal restructuring process affected the trust of employees as perceived by middle management.

Impact on trust	
IQ4	Describe the trust component among employees before, during and after the restructure occurred?
IQ5	After the restructure was announced, do you think that the trust employees had in management changed and can you describe how this changed?
IQ6	Describe how the impact on trust influenced employee's behaviour and commitment to the goals of the business?

To determine if the internal restructuring process has affected the employee's motivation as perceived by middle management.

Impact on employee motivation	
IQ7	Describe the motivation levels of employees before, during and after a restructure?
IQ8	Tell me about the support management provided to motivate employees during the restructure and to ensure that changes are more easily accepted?

To determine how internal restructuring impacts the communication between employees as perceived by middle management.

Communication impact	
IQ9	Describe how the communication within your area before (during) and after a restructure occurred?
IQ10	Describe how was changes was communicated to employees and do you think the communication method used was effective? Why?
IQ11	Describe the changes in the way employees communicate with each other since a restructure occurred?

Determine how internal restructuring impacts the values, beliefs and traditions of an organisation from a middle management perspective.

Values, rituals, and beliefs impact	
IQ12	Tell me about the changes in the working relationship among employees before and after a restructure?
IQ13	Describe how changes introduced impacted employee's behaviour and interactions

IQ14	Describe how the introduction of new reporting lines influenced an employee’s contribution and why?
IQ15	Do you think changes introduced with the restructure affected the values that employees share? Can you describe this impact?
IQ16	Describe how changes introduced with the restructure affected the traditions of your area? (Traditions = strategy, team goals, celebrate success, team spirit, wellness, promotion traditions)

APPENDIX D:
PARTICIPANT INFORMATION

Title: The impact of internal restructuring on the organisational culture within a Banking Institution in South Africa: A middle management perspective

Dear Prospective participant,

My name is Meryln Padayachy and I am a student in the School of Business Management, and I am completing my M.Com at the University of South Africa under the supervision of Professors Rachelle Reeler and Sharon Rudansky-Kloppers. We are inviting you to participate in a study entitled THE IMPACT OF INTERNAL RESTRUCTURING ON THE ORGANISATIONAL CULTURE WITHIN A BANKING INSTITUTION IN SOUTH AFRICA: A MIDDLE MANAGEMENT PERSPECTIVE.

WHAT IS THE PURPOSE OF THE STUDY?

My belief is that with the ever-changing environment banking institutions are compelled to engage in restructuring strategies. The aim to implement restructuring strategies is optimise processes and to enable the banking institution to adapt to its environment successfully. It is noted that while restructuring is intended to ensure the effectiveness and efficiency of an organisation, it may affect elements of culture which can either be positive or negative. Thus, there is a need for restructuring strategies to be implemented with minimal impact on the culture of the organisation. I would specifically like to understand what the impact of internal restructuring on the culture within Business Banking is and how can restructuring be implemented without adversely impacting elements of culture and subsequently hindering the performance of any organisation.

WHY AM I BEING INVITED TO PARTICIPATE?

I would like to formally invite you to participate in this study. As an expert in our company*, a big and well-established bank in South Africa, your knowledge and experience would contribute significantly. The study will be conducted between

September and November 2021. Involvement in the study would entail a virtual interview, at your convenience. During these interviews I would like to understand based on your views and experience, how internal restructuring strategies have impacted the culture within the banking institution. I would also like to hear your valuable insights on how restructuring strategies can be improved.

WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?

One-on-one interviews will be conducted at a time of your convenience. The interviews will be conducted via MS Teams. You will therefore be interviewed by myself using a semi-structured interview guide and the interviews will be recorded. The duration of interview would be 60 minutes.

CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?

Participation in the study is voluntary, and you may withdraw at any time. Anonymity (regarding company name and any owner/manager/employee names) and confidentiality of information provided will be assured and respected. I would like to record the interviews, so I can later transcribe them. Your consent at the time of the interview will be requested. If you do not wish the interviews to be recorded this will be respected.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

The benefits of the proposed study are to assist management in implementing restructuring strategies that are effective and that do not impact the culture of an environment negatively. Thus, your contribution is valuable and will assist in the implementation of future restructuring strategies.

ARE THEIR ANY NEGATIVE CONSEQUENCES FOR ME IF I PARTICIPATE IN THE RESEARCH PROJECT?

Participation is voluntary and you may experience some uncertainty in answering some of the questions. There is no right or wrong answer. I also commit to ensure that you cannot be identified based on the answers given and how I report on it

WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER AND MY IDENTITY BE KEPT CONFIDENTIAL?

Your name would not be recorded anywhere, and no one will be able to connect you to the answers. To protect identities, all participants will be assigned a pseudonym (e.g. P1) and the files will be kept under an alias file name. The assignment of the fictitious names would only be understood by the researcher. Further note that your anonymous data may be used for purposes for example research report and/or dissertation. Your privacy would be protected because personal identifiers will be removed from research-related information.

HOW WILL THE RESEARCHER(S) PROTECT THE SECURITY OF DATA?

The electronic information will be stored on a password protected computer. The information would then be destroyed, and all computer-based files/audio recordings will be deleted after five years.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

Participation is voluntary, you will therefore not receive any payment or incentive for participating in this study.

HAS THE STUDY RECEIVED ETHICS APPROVAL?

This study has received written approval from the Research Ethics Committee of the College of Economic and Management Sciences, Unisa. A copy of the approval letter can be obtained from the researcher if you so wish.

HOW WILL I BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH?

The results of the study will form part of my dissertation report and may also be reported in academic papers and at conferences. A summary of the results of the research will be made available to you on request.

Please contact me if you have any questions regarding the research and participation in the study. If need be, you also contact my supervisors, Rachelle Reeler Email: deysert@unisa.ac.za or Professor Rudansky-Kloppers Email: rudans@unisa.ac.za.

Thank you for taking time to read this information sheet. To agree to partake in the study, kindly scroll to the next page to sign the informed consent form.

Thank you,

Meryln Padayachy

Researcher

*Company name omitted for privacy purposes

APPENDIX E:

LETTER OF CONSENT

CONSENT TO PARTICIPATE IN THIS STUDY

I, ___________________________________ (participant name), confirm that the person asking my consent to take part in this research has explained to me the nature, procedure, potential benefits and anticipated inconvenience of participation in this study.

I have read and understood the study as explained in the participation information sheet above. I have had sufficient opportunity to ask questions and am prepared to participate in the study.
I understand that my participation is voluntary and that I am free to withdraw at any time without penalty.

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential.
I agree to the audio recording of the interviews.

I have received a signed copy of the informed consent agreement.

Participant Name & Surname: _____________________________ **Date:** ____________

Participant Signature____

Researcher's Name & Surname: Meryln Padayachy **Date:** _2021/09/06____

Researcher's signature

APPENDIX F:
ORGANISATION APPROVAL

[redacted]
Johannesburg
Email: [redacted]

[redacted]

04 August 2021
Mrs. Meryln Padayachy
[redacted]

Dear Meryln

<u>Subject: Approval for Research for MCOM</u>

This letter will serve as authorisation for you to conduct research in a form of generic based interviews as part of the completion of your Master of Commerce in Business Management. Your chosen topic is titled "The impact of internal restructuring on the organisational culture within a Banking Institution in South Africa: A middle management perspective"

We are pleased to offer you an opportunity to conduct the interviews for your research in our business and fully support your learning and development objectives in this regard. Research activities such as surveys/questionnaires that involve [redacted] Employees will be duly supervised by [redacted] HR under the following conditions:

- A list of participants and questions needs to be submitted beforehand (or individually prior to it being sent out)
- No [redacted] sensitive information can be shared in any report and we place reliance on the University's ethics process to cover the correct usage of our information during the research process.

Yours Sincerely,

[redacted]
[redacted] - Chief Operating Officer
[redacted]

[redacted]

APPENDIX G:
TABLE CONTAINING TRANSCRIPTS, CONSENT FORMS AND FIELD NOTES

Participant number	Transcript	Consent form	Field notes
1	Interview Transcript_P1.doc	Consent Form_P1.pdf	Field notes_P1.doc
2	Interview transcript_P2.doc	Consent Form_P2.pdf	Field notes_P2.doc
3	Interview transcript_P3.doc	Consent Form_P3.pdf	Field notes_P3.doc
4	Interview transcript _P4.doc	Consent_P4.pdf	Field notes_P4.doc
5	Interview transcript_P5.doc	Consent_P5.pdf	Field notes_P5.doc
6	Interview transcript_P6.doc	Consent_P6.pdf	Field notes_P6.doc
7	Interview transcript_P7.doc	Consent Form_P7.pdf	Field notes_P7.doc

8	Interview transcript_P8.doc	Consent_P8.pdf	Field notes_P8.doc
9	Interview transcript_P9.doc	Consent Form - P9.pdf	Field notes_P9.doc
10	Interview transcript_P10.doc	Consent Form_P10.pdf	Field notes_P10.doc
11	Interview questions_P11.doc	Consent Form P11.pdf	Field notes_P11.doc
12	Interview transcripts_P12.doc	Consent Form_P12.pdf	Field notes_P12.doc

APPENDIX H:
DECLARATION OF PROFESSIONAL EDIT

Retha Burger
B.A.(H.E.D.)
tel : 012 807 3864 fax : 012 807 3864
cell : 083 653 5255 e-mail : retha@skillnet.co.za
Independent Skills Development Facilitator

Dear Ms Padayachy

This letter is to record that I have completed a language edit of your dissertation entitled, "The impact of internal restructuring on the organisational culture within a banking institution in South Africa: A middle management perspective".

The edit that I carried out included the following:

-Spelling	-Grammar
-Vocabulary	-Punctuation
-Pronoun matches	-Word usage
-Sentence structure	-Correct acronyms (matching your supplied list)

-Captions and labels for figures and tables
-Spot checking of 10 references

The edit that I carried out excluded the following:

-Content
-Correctness or truth of information (unless obvious)
-Correctness/spelling of specific technical terms and words (unless obvious)
-Correctness/spelling of unfamiliar names and proper nouns (unless obvious)
-Correctness of specific formulae or symbols, or illustrations.

Yours sincerely

Retha Burger

31 May 2022