



Araştırma Makalesi • Research Article

Human Factor in Change Management: An Example from Turkish Banking Sector

Değişim Yönetiminde İnsan Faktörü: Türkiye Bankacılık Sektörü Örneği

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ÖZ

Değişim yönetimi, özellikle bürokratik devasa organizasyonlarda, birden çok yönetim kademesini içermeleri ve değişim yönetimini zor ve gerekli bir konu haline getirmeleri ve oldukça kalabalık yapılar olması nedeniyle daha tartışmalı bir konudur. Diğer bir yandan, değişim yönetiminde başarılı olmak isteyen şirketler, insan faktörünü yani kendi çalışanlarını değişim yönetimi sürecinin önemli bir unsuru haline getirmeli ve onların değişim ile ilgili fikir ve taleplerine önem vermelidir. Bu çalışmada, planlı değişim yönetim süreci ana odak noktası oluşturmaktadır. Çalışma bir vaka çalışması olup, Türk bankacılık sektöründen yaşanmış bir vaka üzerinden, insan faktörü yardımı ile başarılı bir değişim yönetimi sürecinin nasıl gerçekleştirildiğini açıklanacaktır. Çalışmada planlı değişim süreçlerinde, üst yönetim desteğinin ve çalışan desteğinin sağlanmasının, detaylı değişim planının yapılmasının ve tüm paydaşları teşvik eden bir değişim vizyonunun oluşturulmasının değişim sürecini kolaylaştıran faktörler olduğu tespit edilmiştir. Vaka incelemesinde ele aldığımız şirkette herhangi bir rahatsızlık yaratmamak için şirket adını paylaşmaktan kasten kaçınılmıştır.

ABSTRACT

Especially in bureaucratic huge organizations change management is a more controversial issue due to the fact that they involve several managerial levels and they are highly crowded structures making change management a difficult and necessary issue. On the one hand, in order to be successful in change management processes companies should give importance to their employees' ideas and demands which makes human factor an important element of change management process. This study is a case study encompassing a case from Turkish banking sector, explaining how a successful change management process can be realized with the help of human factor. In the study, it was determined that providing the top management and employee support, making a detailed change plan and creating a vision of change that encourages all stakeholders in the planned change processes are factors that facilitate the change process. In order to avoid any inconvenience in the company we have discussed in the case study, we have deliberately avoided sharing the company name.

1. Introduction

In the post-modern era, both individuals and organizations are compelled to come across as much chaos as order and change is an inevitable feature of daily life (Kavanagh and Ashkanasy, 2006). High technology, modern living and working habits and restructured corporate life make it necessary to engage in change. In fact, organizational change became the rule rather than the exception for many individuals and organizations (Kieselbach et al., 2009).

Without doubt, the necessity of organizational change is not a novel requirement, but it is more complicated today

compared to previous years. On the one hand, changes can be in different forms such as technological changes, economic changes or social changes and the demand for change can have its roots in multiple sources such as competitors, customers, employees or governments (Morin et al., 2016). And the external forces compelling organizations to change are myriad, encompassing cultural, technological, demographic and competitive forces are also effective in triggering change processes.

Furthermore, most organizational change management processes affect myriad stakeholders in organizations specifically the leaders, employees and customers. That is

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why a comprehensive change process touching all stakeholders mostly more promising in answering change demands. In other words, change management can be considered as a process of continuous renewing of an organization's strategic direction, organizational structure, and technical or managerial capabilities with the aim of serving ever-changing demands of stakeholders (Moran and Brightman, 2001). Change can be accepted a significant and ever-changing part of organizations in all levels. That is why, it is very important for organizations to have the ability to examine and figure out where it should be positioned in the future, and how it should control and direct the necessary changes. And they should be able to separate change strategy from customary organizational strategy (Todnem BY, 2005). They should have a special attentive focus on change management strategized.

On the one hand, organizational change is a managerial process creating periods of instability, wherein the lack of safety of a system can be regarded as the answer to the requirement of sustainability in a continuously changing environment (Grama and Todericiu, 2016). In modern era, rather than fragmentary cycles of change and stability periods organizations mostly experience an ever-ending change period encompassing continuous reshaping and redesigning of our working habits and organizational processes. Without doubt, this is mostly due to changing social and professional realities. In this study, main Dynamics of change management in the modern era will be discussed and A. Bank Participation Bank, a Turkish bank that has experienced a radical change process, will be analyzed as a successful but painful change management sample. In modern societies, changes are experienced as veritable movements in the sense of continuous flows rather than temporary shifts between two successive more stagnant states. During this permanent change period, leaders view their followers as flexible and adaptable to organizations' new target, even if this new target can change. This purely adaptive viewpoint borrowed from Darwinism, unfortunately can be difficult and physical and psychological balance and health distorting for employees (Fronza and Moriceau, 2008) causing resistance on the side of followers.

Moreover, Balogun and Hope Hailey (2004) found out that we can talk about a failure rate of around 70 per cent in change programmes. Change programmes often end up with unsuccessful results due to poor management (Gill 2003). This low success rate shows a problem in valid framework of implementing and managing change programs. Moreover, a great number of contradictory and complicated theories and approaches regarding organizational change management confuses minds of academicians and practitioners making things worse.

Organizational change can be both a revolutionary and an evolutionary processes. In revolutionary change process, several organizational factors change simultaneously and radically. These changes encompasses large-scale changes

affecting organizational climate, technological substructure, organizational structure, Human resources management systems, and leadership styles. On the other hand, evolutionary changes are often more operational changes affecting merely a certain part of the organization. These kind of changes occurs within the current strategy, namely rather than radical strategic changes they involve small modification such as change in product design, improvements in existing processes, increasing service quality etc. (Alvesson and Sveningsson, 2015).

Another famous categorization regarding change management is the categorization based on the level of analysis. According to this categorization method the first school we can talk about is Group Dynamics School. Lewin and its focus on group dynamics is popular and effective in this school. According to group dynamics perspective the first thing to do in a change process is planning. In this stage employees should be included to the process in order to reduce resistance. Lewin calls this process unfreezing, namely destabilizing the status quo. Questioning group norms and taking people out of their comfort zones. Unfreezing helps change leaders and agents convince others of the necessity of change process. The second step of change management process moves the structure to a new and more acceptable state. And the last stage is about stabilizing this new state and making it impossible to return to previous unacceptable state. The basic mentality of this process is the assumption that through knowledge of the details and goals of change process, organizational members' commitment to change process can be ensured, the possibility of resistance to change can be lowered and will to change can be created. In this approach organizations are considered as structured fighting between forces that struggle for both change and stabilization. In this point, change is only possible if the organization can accomplish stabilizing these forces. The empowering, participative and humanistic change approach that Lewin suggested makes managers work together with their employees and consultants creating a more holistic and encompassing method for change (Alvesson and Sveningsson, 2015).

The second perspective regarding organizational change is open system school wherein the importance of embracing an organization-wide change approach is emphasized. Open systems thinking views organizations as systems involving various interconnected sub-systems. Aligning these sub-systems are important in creating a harmonious whole. In order to achieve this end the change process must be quite systemic thereby aligning 'softer' elements of system, namely, people, norms and values with the 'harder' ones, namely, technology, strategy and organizational structure. One of the most popular change model in this school is McKinsey's '7 S', change management model wherein the organization is characterized on the basis of seven prominent systems including the 'hard' sub-systems of strategy, structure and systems and the 'soft' subsystems, namely, shared values, skills, staff and style. According to this model when a perfect harmony is created among these

subsystems the change management process becomes quite convenient and easy (Alvesson and Sveningsson, 2015: 22).

And another important school is the perspective that suggest that change management is a sequential process. Kotler's (1996) model is widely accepted among the proponents of this school. He suggests an eight-step model aiming to establish employee commitment and reduce resistance: the first step is creating establishing a sense of urgency through investigating the market realities and strategies of rivals. Second step is creating a coalition that guides the change process in the organization. Namely designating change leaders that lead the effort towards change and act as close supporters of change leaders. The next step is building a detailed plan involving a realistic but challenging vision that will direct change efforts. And then as a fourth step this strategy and vision should be exposed to organizational members. That is to say, communication the change strategy and vision is needed. The leader and his coalition partners have a great role in communicating this vision. The fifth step is getting rid of obstacles and empowering activities on the way to change. In this step risk taking activities novel ideas and attempts are encouraged. And the sixth step is creating short term wins. Namely, putting short term goals during change management process they creates the impression of success in the eyes of people showing them the positive and quick results of their change efforts. This quick results will encourage them to work for higher and more difficult change efforts. The seventh step is more challenging, it is about producing more change. In this step organizations use increased credibility to change all organizational elements do not fit the vision and increase the number and quality of the ones that fit the vision. For example; organizations promote and develop their employees in order to make them more committed change defenders and soldiers, or sometimes they hire new people that can serve the change vision. Namely, they nourish the change process by new projects, new topics or new change agents. The next step is more culture focused. In this step organizations anchor new approaches to their culture. In this step the behavioral changes that should be taken is designated. The change leaders and agents articulate the links of new behaviors and attitudes with the new vision.

In fact, process approach in organizational change management considers change as an open and continuous process without any clear beginning or ending (Alvesson and Sveningsson, 2015). Organizational change encompasses understanding complicated realities of companies. Unforeseen results of planned organizational change can occur, people may resist, and some kind of office politics, negotiations, misunderstandings or misinterpretations can be seen (Balogun 2006). Namely, change management is not merely a to do list with a sequential list of steps, it is affected by human factor thus many surprises and crisis can occur during the process. Without doubt organizations should deal with many factors making change more difficult for them.

2. Literature Review

2.1. Role of Leadership in Change Management Process

Related literature on empowerment and self-managed teams clearly acknowledges the function of organizational members in change leadership (Pearce and Sims Jr, 2002). Change management practices and change management literature mostly draw on notions of organizational leadership with the aim of affecting group processes and individual ideas and reactions with the help of influence, rather than coercion (Van der Voot and Vermeeren, 2017). That is why, during change processes, shared leadership in organizations is important on effectiveness thus it can be regarded as a significant predictor of team effectiveness (Pearce and Sims Jr, 2002). Leadership styles that give importance to empowerment and sharing some part of authority and responsibility with employees are considered as helpful leadership styles facilitating change processes. For example; transformational leadership theory and organizational change theory focus on the fact that change processes are more convenient is more convenient and more probable through implementation of a unique and compelling vision by the leader. His persuasive characteristics and followers tendency to model his actions and new forms of organizational structures designed to change internal mechanisms and working habits (Bass and Avolio, 1994). In this unique form of leadership the leader embraces those kind of behaviors mentioned in Bass's (1998) leadership model. These leaders, have some prominent characteristics that can be summarized as, idealized influence of the leaders on followers; inspirational motivation, that is to say, leaders inspiring power on followers' intrinsic motivations; intellectual stimulation, namely leader's intellectual abilities his power to inspire other by his conceptual competencies and individualized consideration is his caring attitude towards his followers. Representative behaviors of this leadership style involves; provision of vision for the organization, expression of ideals publicly, having inspirational communication skill that touch to followers hearts and minds, having high level expectations regarding organizational and individual performance, disliking and challenging the status quo, and provision of intellectual stimulation. Avolio and Bass (2002) suggests that Organizational members' attitude to change is effected by transformational leadership since transformational leaders has the potential to inspire followers and create and communicate vision and direct people for change. Dubrin (2001) claims that that 'transformational leaders has the capacity to make organizational members understand the need and urgency for change both emotionally and intellectually. In other words they enlighten the group about the necessity of the change process. Transformational leaders are congruent leaders for dealing with organizational change since they effect the ways and the extent employees cope with change and they bolsters their organizational identification, self-

confidence, and support perceptions during change processes (Holten and Brenner, 2012).

During change processes one of the most important sources of power for leaders is internalization of the change process, namely the using their leadership impact. In fact, change that is attempted to realize through coercive power is not likely to be sustained for a long time (Kavanagh and Ashkanasy, 2006), namely more follower focused and caring leadership styles and managerial authority implication methods should be preferred in order to succeed and sustain this success for a long time. During times of change, leaders take the burden of creating a psychological safety atmosphere for followers that are meant to engage in new working habits and understand the new culture (Kavanagh and Ashkanasy, 2006). That is why, leaders should be capable of managing the change process if they want to be successful as change agents and if they want to motivate followers (Van Knippenberg and Hogg, 2003). In general, organization culture and followers' responses to change can be effected by the behaviours of the leader. Since they are key sources of organizational culture (Schein, 1992). Organizational change researchers have found that positive reactions regarding change can be produced if the management is capable of managing the change, if they are participative, transparent, and fair (Oreg et al., 2011). On the other hand, social identity theorists such as Hogg and van Knippenberg (2003) claims that a more group level identity is necessary for change leadership, because of the fact that leadership is a group process requiring participation of all group members. Leaders 'effectiveness during change processes increases by the extent the leader is perceived as a prototype of the group (Kavanagh and Ashkanasy, 2006). That is why leaders should be quite close to their followers, they have an authentic and intimate relationship with them. The two parts, namely the leaders and the followers should know and understand each other well. Similarly, Nadler, Thies and Nadler (2001) insists that, in order to succeed effective change management, and especially cultural change, active engagement of the leader with followers is quite significant. Thus, Top managers should assume the role of change architect. Schein (1985) also emphasizes leadership status in shaping organizational culture. He claims that in case a culture becomes dysfunctional, the leader should assist his followers to unlearn the existing cultural convictions and learn alternatives. Moreover, during times of major organizational changes, leaders often try to sell the story they believe in regarding the process (Fronza and Moriceau, 2008), namely they make their best to convince others about the necessity of the change process and about the steps that should be taken in order to be successful in this unique process.

2.2. Employee Participation and Change

On the other hand, in change process there are various possible negative reactions. These reactions can change according to both the things that changes in the organization, and also the changes are implemented (Van der Voet, J. and

Vermeeren, 2017). In other words, employees are one of the main parts both effecting and being effected by the change process. Related literature indicates that commitment to organizational change can be increased by giving the opportunity to employees to contribute to change management process (Wright et al., 2013). On the one hand, organizational change creates difficult situations and uncomfortable novelties for the employees that can result in dismissals, demotions or cancellation of financial incentives. Moreover, Organizational change can mean changes in organizational culture, changes in colleagues, superiors, or work atmosphere that generate high levels of discomfort (Grama and Todericiu, 2016).

In fact, managing complicated and continuous changes processes necessitates more special considerations. In this point, organizational 'ambidexterity' (Kang and Snell, 2009) come about in explaining the need for combining orthogonal strategies such as exploitation/exploration or top-down/bottom-up change management as a way of sustaining adaptation to ever changing organizational environments and ensuring non-stop improvement and increasing competitiveness. For these complex and ever increasing change processes building employees' approval and participation is very significant. In compelling competitive environment, it is a bit unrealistic for companies to guess all possible change requirements to come, so it is significant to encourage organizational members to take initiatives and to engage in active self-determined participations (Hobfoll, 2002). That is why, in organizations change management necessitates combining a top-down communication disclosing change strategy and change targets with the aim of building employees' approval for the necessary consequential steps with a bottom-up communication strategy trying to build the necessary employee capabilities for carrying on change management process (Morin et al., 2016). Especially during times of extensive changes, empowered and committed workers are useful in giving life to the new improvements, taking initiatives, refining them and behaving proactively in solving continuously arising problems (Brown and Eisenhardt, 2002).

In fact, job crafting is a useful method used by employees in adapting change. Via job crafting they change the task boundaries of a job, namely they change the type of activities they carry on or they change the number of activities or they change the cognitive task boundaries of a job that is to say they change their perceptions regarding the job or they change the relational boundaries of a job that is to say they change whom they have relationship with at work (Petrou et al., 2016). Anyway, it is both a voluntary and self-initiated behavior seeking resources for example asking for advice or help, seeking challenges asking for example new roles or positions and reducing demands for example reducing emotional, or physical job demands. That is why it can be regarded as an appropriate way to explain new methods wherein employees deal with organizational changes occurring continuously (Petrou et al., 2016). In fact

employees can engage in a wide variety of extra role behaviors embraced by employees as a reaction to change helping them to adjust to new situations (Kira, Van Eijnatten and Balkin, 2010).

2.3. Change Agents

Organizational change management can be conceptualized as an exercise of social influence, since it involve convergence with or divergence from an existing state (Battilana and Casciaro, 2012). In implementing planned changes change agents, namely as certain number of employees designated the role of advocating the change process and helping other in understanding and implying the dynamics of change process, take the role of modifying the functioning of the organization and adaptation of organizational members. They sponsor and support change initiatives, they actively and voluntarily intervene in the change process and they try to build the necessary environment, and act as a catalyst in the change management process (Sonenshein, 2016). Change agents has a special role in change management process, they carry on tasks such as organizing the program for the change project. They act as a bridge between change leaders and the employees. From change leaders' perspective they can be conceived as an in-group supporting the change process zealously when compared to the rest of the employees.

Furthermore, it can be assumed that a change process has the potential to create a threat to employees' work-based identity which results resulting in change resistance behavior that can in turn also affect change agents' identities. That is why, in order to be successful, change agents must respond to change resistance by rebuilding both the organizational members' and their own identification (Specht et al., 2018). They should spend enough time and effort with the aim of motivating all stakeholders in the change process and in order to make their change initiatives successful (Specht et al., 2018).

With another point of view, namely, with intrinsic motivation perspective, we can claim that intrinsic motivation is a kind of motivation deriving from the individuals' inner selves that can predict the individual experience of meaning. This experience of meaning can be considered as significant for change agents' in order to succeed in the change management process since it energizes and motivates people and help them overcome problems. And, meaning is also important for change agents to communicate and make clear the relevancy and importance of change-related implications (Thomas et al., 2011). In fact, due to their strong psychological identification with their organization, change agents show a more fierce willingness to fight for change process (Karanika et al., 2015) that is to say they load too much meaning to the process.

Change management researchers commonly emphasizes communication. With a good communication plan and with suitable communication mechanism the urgency and

necessity of the change process can be articulated clearly to other stakeholders (Wright, Christensen and Isett, 2013). Classic change management approached mostly emphasize more planned and programmatic change management processes, giving the most important role to the top managers in managing the whole process. However, recent studies on change management showed the inclination of more participatory and incremental change management approaches (Van der Voot and Vermeeren, 2017).

In fact, in the extant literature it is claimed that three main change management practices can make it more convenient for companies to manage change management process. These practices are: 1. Communication that is inspiring stakeholders through making them believe in the importance of the vision and making them advocates of it. 2. Participation, namely empowering followers through involvement in the change process and 3. Attracting attention of employees by being sensitive to their needs (Van der Voot and Vermeeren, 2017). These three mechanism can work easier if change agents carry the burden of these processes. They can be used as communication channels for change management. They are among the employees so they can be more convincing and real for many employees compared to change leaders. Change communication creates the necessary atmosphere for reducing uncertainty and stress in the organization. High quality communication provides adequate information, reducing feelings of uncertainty (Bordia et al., 2004) and justifying the necessity of change (Petrou et al., 2016).

2.4. Problems Related to Organizational Change

Organizational change efforts often end up with failure due to lack of necessary resources, including budget, necessary technical equipment and systems, scarcity of time, skills, knowledge, and expertise. Companies find it difficult to be prepared when the time to change come about and when the urgency to change make them panicky. That is why, this feeling of urgency causes them to make panicky and quick decisions with under planned road maps. That is why, sometimes corporate policies and implications remain the same and result in inconsistencies with the goals of change program (Gill 2003).

On the other hand, A cognitive and behavioural reason that causes problems during changes of time is lack of know-how. Sometimes organizations are aware of the fact that they need to change but they do not know how to change. And sometimes even worse, they do not have a conviction that change is necessary which leads to a lack of motivation on the way to change. Perhaps the most powerful problems during change processes are the resistances to change, especially the emotional ones. In their article on change management Fronda and Moriceau (2008) talks about three forms of resistance. These are; Revolt: It is an explicit and proactive form of resistance. These reactions can target the employer, leader or to the human resources department. And sometimes it is towards oneself, namely it can be some kind

of self-destructive behaviour such as depression or suicidal tendencies (Fronza and Moriceau, 2008). Withdrawal: It is a kind of passive resistance wherein individuals resist to the oppression of work alienation in a reactive way. They often embrace psychological withdrawal from their workplace and job and they build or strengthen their personal identity in their private life (Fronza, and; Moriceau, 2008). Mostly these people are not contended with the requirements of change process and they do not believe in the success of the process. In withdrawal, not believing the necessity of change or probability of success of change, people prefer to avoid all those tiring and burdensome process as much as possible. Discreet resistance: It is the third resistance form and also the most pervasive one. It expresses the classic situation of the "go-slow." This is not a common some explicit resistance as in the case with conventional revolts or employee strikes, it is rather a kind of deviance wherein the employee complies with the rules and obligations but discreetly resists the spirit of change at least the change experienced in the existing conjuncture (Fronza and Moriceau, 2008). But rather than voicing their discontentment and fighting for their own truths they prefer to remain hesitant and slow regarding their own duties in the change process. They slow down their job and sometimes even distort processes in the way as they believe to be true. In fact, this is a difficult and annoying style of resistance since the change agents of change leaders often can not understand the real attitudes and ideas of these discreet resistors and may overlook the problems and dangers that may stem from these discreet resistors. Many people dislike imposed changes and they do not like experiencing surprises in their work life so they may prefer one of these three forms of resistance against imposed organizational change programs. But sometimes problem can stem from top or middle level managers. In some organizations in managerial levels we can come across reluctance to deal with difficult issues regarding change process. Especially those of them who have retirement plans or who the opportunity to change their organizations, or the ones who are convinced that after change process the new version of the organization perhaps will not prefer to work with them anymore, behaves reluctant to take their parts in the change program.

On the other hand, disturbed practices, new habits and unaccustomed relationships also create disturbance among organizational members. Changes that occur during this new process move people apart from the comfort zone. They end up with new working habits that are no more secure and controllable. Moreover, power shifts, namely new power centers may be new departments new managerial positions and new manager appointed to this new power centers may become a source of problem in the organization. Previously powerful people who lost their previous power in the new organizational design may feel unfortunate, depressed and even angry towards the source of change. People losing their previous roles can feel degraded defamed and devalued thus tending to engage in more negatively deviant behavior. On the one hand, previously unsuccessful change attempts may

also make people unrespectful and untruthful towards person or people promoting change. These previous failures may cause skepticism and cynicism on the part of employees as it has been discussed in the section above.

In general, change efforts that are mismanaged, often result in a lack of pervasive dedicated effort, and can cause conflict between functional areas of change (Gill, 2003). Especially cultural change programmes are more difficult since they are about 'changing hearts, minds and souls' of employees (Rajan, 2000). This holistic change process takes a very long time, and it necessitates both patience and luck. Compared to technical or managerial change programs cultural change programmes are often considered as unnecessary fantasies by employees and sometimes even by top managers. That is why, even the first step of the change process namely, convincing the stakeholders that change is necessary takes a long time and necessitates huge efforts. Regarding problems of change management, Choi (2011) has made an integrative literature review confirming that employee engagement is very important in change management process. He identified four attitudinal constructs showing employees; attitudes about organizational change. These constructs are employees' readiness for change, their commitment and openness to change and their cynicism about change.

According to social information processing theory of Salancik and Pfeffer (1978) employees' attitudes and behaviors evolve as a function of the information that is disclosed to them. Both the quantity and quality of information are important in designating the power of this effect. This is also valid for change processes. During change processes employees interpret the quantity, the quality and the reliability of information that are made valid for them in assessing management's motivation for change and the likely success of change management process. Information provided by management, namely the change leaders and Human resources, in most cases the strategic change agent, has the capacity to effect individual's interpretations regarding change (Oreg, 2006), thus effecting employee cynicism level (Brown et al., 2015). In organizations, past memories of individuals regarding change can be both positive and negative but if the quantity of changes is associated with failure in people's minds, it is probable that people will resist to any new change attempts (Fedor et al., 2006). Or even in positive cases, a high volume of change experience can be tiring for people, they can be worn out by being constantly exposed to change process (Rafferty and Griffin, 2006) and they can experience too much uncertainty and discomfort. Employees experiencing too much change may become doubtful about the necessity of change process and they may embrace negative attitudes towards changes (Self et al., 2007) that may lead to cynicism.

Cynicism in organizational context can be associated with negative attitudes such as apathy, resignation, silence, whistleblowing, alienation, hopelessness, suspicion, low

performance, aggressiveness, absenteeism, burnout etc. It is a kind of self-defense in order to face enigmatic or disappointing situations (Grama and Todericu, 2016). Organizational cynicism during organizational change explains the situation employees experience that encompass a real loss in the trust in change leaders and agents and the belief that they are not transparent and can not be successful. It is a reaction to the previous failed attempts of change, including pessimism about future attempts and sometimes it involves beliefs about change agents that view them as lazy and incompetent to succeed in the change process (Grama and Todericu, 2016). This cynicism regarding change process is often regarded as an indication of change resistance tendency (Thompson et al. 2000). In fact, resistance to change can be about any opposition to a change and describes a regular reaction to change and creates an intense feeling of insecurity for the employee (Grama and Todericu, 2016). On the one hand, employees are inclined to be more cynical towards change if generally they are more cynical towards management (Stanley et al., 2005). He explains organizational cynicism as “doubting the integrity of management”, and he suggest that change-specific cynicism is about doubting the implicit or explicit motives of the management regarding change process. Without doubt if employees can understand the motives of organizational change their change-specific cynicism will diminish.

As mentioned below although there are many factors effecting change management in getting people involved is one of the most important factors in the change management. In order to accomplish this end, leading the change management program with most suitable leaders, designating change agents and making employees participate in the process is very important. In the second part of this study we will focus on our example from Turkey wherein human factor has been both a problematic and also an easing factor in the change management process.

3. Case Study: A. Bank Example

A. Bank is a successful Turkish Bank that is performing his banking activities in Islamic Banking. In fact, Islamic banking is not a popular and pervasive banking system in Turkish market. These are the financial institutions established to meet the need arising from the collection of funds that are not deposited in traditional banks in the form of avoiding interest due to religious sensitivities by interest-free methods and making these funds available to those in need of interest through interest-free methods (Keller, 2017). The most important issue that distinguishes participation banks from classical banks is the differences in the methods of fund collection and utilization. Participation Banks operate on the basis of profit and loss partnership instead of interest when collecting and extending funds. Where participation funds are used in participation banking is important. Islam must comply with the Halal Haram criteria. There are delegations in these institutions that will check the conformity of the transactions to Islam and ensure

the compliance of the activities with the Qur'an and the Sunnah (Ustaoğlu, 2014).

People mostly do not enough about the functioning of this Bank. This banking system is mostly used in Islamic geographies wherein there are clients who are sensitive about interest. In Islamic culture earning money from interest is forbidden that is why Islamic banks, namely the participation banks, use a different participatory system rather than interest system to serve their customers. In fact, the most important factor in the emergence of participation banking activities is the rules set by the Islamic religion. Due to the prohibition of interest in Islamic religion, participation banks have been established in order to bring the idle funds accumulated in Muslim societies into the economy. Participation banks are financial institutions that respond to the needs of Islamic society in particular in their transactions without using interest (Sümer and Onan, 2016). Basic principle of Islamic banking is the assumption that money is not a commodity, but rather a means of exchange. The risk-sharing structure of the interest-free financial system strengthens the system and increases its attractiveness and resilience to financial crises (Anaç and Kaya, 2017).

Compared to conventional banks, participation bank are considered as less susceptible to crises and it is argued that they lower leverage as they continue to operate on a risk-sharing basis, and provide better risk management for both institutions and customers (Tuncay, 2018).

As of 2015, the total size of the global interest-free financial system is approximately 2 trillion USD. On the other hand, the interest-free finance system is expected to reach USD 3.2 trillion in 2020 with a double-digit growth rate (Anaç and Kaya, 2017:145). When we look at the countries in terms of their asset size in the global Islamic banking sector, Iran comes first. Iran's asset size is around 493 billion USD and accounts for 33% of the global market. Iran is followed by Saudi Arabia with USD 307.7 billion and a market share of 20.6%. Turkey ranks 7th in the World with 43.32 billion USD asset and 2.9% market share (Atar, 2017).

In Turkey, there are only a few banks using this system. According to Pehlivan (2016) although the share of participation banks in the banking sector is below the target in terms of total assets, equity, funds collected and disbursed funds, it shows a growth trend. It states that the return on assets and equity have been in a downward trend in recent years. Çalık and Aygün (2017) also compared the performance of conventional banks according to Basel III criteria. They found that during the Basel III period, the participation banks' net profit growth and equity growth rates were higher. On the other hand, the number of branches of participation banks is 1302 and the number of personnel is 15,029. The share of participation banks in total assets is 5% (Uludağ, 2019).

In Turkey there are 5 participation Banks in Turkey compared to 51 conventional banks. As of the first quarter of 2019, the total number of branches in the sector is 11,585

and the number of personnel is 208,280. A. Bank is known as substantially interest-sensitive one, that is to say quite attentive one regarding Islamic principles. And culturally it is known as the most conservative one. Not Interestingly, before the change management process, in A. Bank employee turnover rates were quiet low compared to sector dynamics and mostly people sharing the same kind of culture and backgrounds were holding the critic positions; mostly men, mostly in their 40's or more, mostly have financial audit background and mostly conservative in their private life. In time, the bank started to function as a closed system, hating feedback, exterior information and challenging new ideas. There occurred a corporate ego, stemming from feeling too satisfactory to learn something new and to change the existing working styles. After 2010s, the inertia in the bank become more visible by many stakeholders. That is why, a top down rather than bottom up change management process was started. It was a revolutionary and planned change management process. Some of the effective deputy general managers and their team triggered the process by convincing the investors about the necessity of the change management process. Even the previous CEO was quiet hesitant and ignorant about the urgency and necessity of the change process. That is why the first step of this planned change management process was convincing the investors and the top managers. It took a considerable long time to convince them especially the top managers.

In A. Bank the change management process was a sequential process. In fact, in this process there was no need for designating change leaders because they occurred naturally among the top managers who first felt the need for change and triggered all those processes. One of these deputy general managers who has become the general manager after the change management process. One of the line managers working with him and the team designated for leading the change program was the main people who were responsible of the change management process. Later this team started to be named as change agents after the program officially started. The steps that will be taken was planned by the help of an external consultant. The consultancy taken from an external expert company proposed a detailed plan for the process. First of all, with the support of change management consultants the change leaders designated a realistic but also challenging vision for the bank. The vision encompassed radical modernization of IT substructure, redesigning of cumbersome job processes and a radical change in culture. The cultural change aimed to establish a more resilient and open minded culture that can behave more flexible in the modern competitive world. And then change leaders created an in-group of change proponents that were nominated as change agent. These people were chosen among successful, hardworking, young and open minded personnel that will willingly take part in the change management process. Their main goals were helping the change leaders in transforming the necessary messages about change management process.

They lead main projects in the change program and act as a bridge between the change leaders and employees.

As the next step, the change strategy and the new vision was exposed to employees. Change leaders organized a huge meeting in a huge convention center, they invited all employees from all over Turkey and they explained change initiatives and change plans in a long event which took about 8 hours. Later via intranet, change agents send updates to employees about steps taken in the change management process and they informed them about their obligations. Moreover, branch managers and line managers were educated with the aim of making them the representatives of change leaders in their own hinterland. Furthermore, brochures, books and videos and training videos were designed and delivered to employees in order to make change plans and goals clearer and break the resistance to change. By these methods, change process was communicated on all over the organization with certain intervals. In fact a considerably visible level of employee resistance experienced during the process. In the bank, since turnover rates were low most employees were the kind of people that have spent too much time in the organizations carrying on same kind of tasks with same kind of methods in a stagnant organizational culture. So, a special program implemented to break the resistance to change culturally. Middle and top managers also benefited from individual coaching. This method was useful in changing their perspectives and converting them into change agents. Once they have embraced the new vision and the necessity of change they themselves started to coach their own subordinates with the aim of making them contribute to the change program. In order to change the direction of resistance among employees the change leaders also created some small projects that can last in a short time and create self-efficacy on the side of employees that take part in these projects and see the quick wins.

In fact, the change management process was designed as a huge program composed of projects both technical and cultural. The program encompassed 41 main projects in all areas related to basic processes in the bank. For example on the one side there were projects and people appointed to these projects such as CRM, IT subculture, Credit Processes etc., On the other hand there were projects about creating resilience among employees, customer satisfaction, updating human resource management mechanisms that will end up in a more modernized and satisfying HR politics and procedures. In creating teams that will carry on these projects, both change proponents and opponents have been chosen. The change leaders tried to balance these people and their attitudes about change by making them interact in a shared atmosphere useful for the change vision and by making them contribute to the new goals. In fact the change management program in the bank took about 5 years. In the first years people were too reactive. Most employees did not have a faith in the possible success of the program. They were hesitant to take a part in the projects and they were cynical about the vision, namely being one of the most

modernized and effective banks in Turkey. Moreover, they were afraid of the cultural side of the program. They were anxious about the real intent of the program. Some employees were even afraid of losing their main mentality, namely losing their Islamic side. There were rumors about the possibility that the bank will be converted to a conventional financial bank by getting rid of their Islamic principles in the end of the change process. It took a long time to convince people that cultural change goals are not related to basic banking mentality, namely Islamic banking, rather it is about work attitudes and work values aiming to create a more hardworking, more ambitious, more competitive and more resilient organizational climate.

The next step was getting rid of obstacles. Unfortunately, it was necessary to find a solution for some employees who were deliberately undermining the process. Some of them were replaced by more willing ones regarding change management initiatives. Some of them were compelled to rotate to more operational departments wherein they can not sabotage the change program and new employees hired for the critical positions opened after their replacement. In this step, risk taking activities and novel ideas of change proponents were encouraged. In the next step, the bank encouraged the sustainability of existing applications and processes that are in compatible with change vision and give an end to the ones that contradict the ones with the change programs. And organizational structure of the bank converted to a leaner structure which gave it flexibility and efficiency.

4. Conclusion

According to Luecke (2003) in change management process when organizations continually monitor, analyze and respond to their environment in incremental steps since it causes much lower levels of burden for them. But during fierce external pressures and in times of crises that necessitates quick replies more radical ones are needed. In A. Bank example, the organization was expelled to change my exterior factors including fierce competition and powerful rivals updating their work processes constantly and interior factors including outdated technology and business models.

Generally, in change management processes, the attitude of the organizational members about organizational change are effected by their by past experiences, by the leadership style in the organization and available information that are exposed to them. In A. Bank example there were not any past experience negatively effecting employees' perceptions about change. However people were so accustomed to their existing business models and there were some kind of inertia stemming from too much sense of security. This sense of security made people too relax and they felt no need to leave their comfort zone since the foundation of the bank. But in time, changes in the competitive world, digitalization in the banking sector and fierce competition nourishing more

demanding customers made change process inevitable for A. Bank.

Without doubt, trust in the management is central in administering a healthy change process. In A. Bank example, one of the most important problems was the trust of employees in the change management process. And most of the activities in the change management process revolved around the kind of activities that aimed lowering the resistance of cynical employees on the way to change. Normally, change programmes often end up with unsuccessful results due to poor management, poor planning, poor controlling, and lack of necessary resources and incongruent organizational policies and implications (Gill 2003). But in A. Bank case, the program was quiet successful thanks to detailed and good planned change program encompassing a comprehensive set of sub projects involving all areas of banking and contributing to a more flexible and supportive organizational culture. Similar to the case in A. Bank, we can come across studies confirming the positive effects of senior manager support in change management process. For example; Furst and Cable, (2008) revealed the importance of high quality leader-member exchange relationships in lowering resistance to change. Serban and Iorga (2016) also emphasized the effect of top manager support in change management process. In his empirical study, Vakola (2016) revealed the importance of managerial support and trust in managers in change management process in banking sector.

The positive results of change management process in A. Bank was parallel with the results of other empirical studies focusing on the administration of change management process involving participation of employees. For example; in Morin et al.'s (2016) study, it is found that psychological empowerment of employees and their affective commitment to make it easier for organizations to manage organizational change process. Similarly in Brown and Cregan's study (2008) results revealed the role of information sharing and involvement in decision making as ways to lessen employee reports of organizational change cynicism. In another study Sharif and Scandura (2014), showed that ethical leadership appears to complement follower involvement when change is happening and follower engagement contributes to a more content change process. And in another study, Scraeder, Swamidass and Morrison (2006) showed that when employees are involved in decision making processes they are more likely to support change management processes.

On the one hand, as in the example of A. Bank case, in the extant literature there are considerable number of papers focusing on the necessity of planning in the change management process. For instance, Fernandez and Fairy (2017) emphasized the importance of change strategy and delicately designed change plan for a successful change management process. Similarly Stouten, Rousseau and De Cremer (2018) discussed the necessity of planned change management and a clear change vision for successful transition processes. And in their case study Lines and

Vardireddy (2017) revealed that measured benchmarks and realistic time scales are very important planning steps of successful change managers.

In fact, being in parallel with all those studies mentioned above, we can say that this study confirmed the positive effects of involving human factor in change management process especially through making employees take part in the change management process, supporting employees during transition processes and creating a shared vision wherein people contribute to the common goals in a planned change process. Moreover, this study is the first case study elaborating change management process in banking sector. And similarly, it is a unique study explaining the importance of human factor in change processes in bureaucratic organizations as in the example of A. Bank.

In further studies, a more comprehensive research model can be built and an empirical field research can be added to the study including various organizations or sectors wherein change management process have been applied. Moreover, cross cultural studies can be designed with the aim of investigating different change management experiences across different cultures.

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